

Ex. '6'

APN 177-26-211-146

RECORDING REQUESTED BY:

OLD REPUBLIC TITLE

WHEN RECORDED MAIL TO:

TRUSTEE CORPS
3571 Red Rock St., Ste B
Las Vegas, NV 89103

Inst #: 20170113-0001061

Fees: \$222.00

N/C Fee: \$0.00

01/13/2017 11:31:29 AM

Receipt #: 2981724

Requestor:

ORDM - TSG

Recorded By: OSA Pgs: 6

DEBBIE CONWAY

CLARK COUNTY RECORDER

TS No. NV08000328-16-1

TO No. 02-16046291

Commonly known as: 1392 ECHO FALLS AVENUE, LAS VEGAS, NV 89123

NOTICE OF BREACH AND DEFAULT AND OF ELECTION TO CAUSE SALE OF REAL PROPERTY UNDER DEED OF TRUST

NOTICE IS HEREBY GIVEN THAT: MTC Financial Inc. dba Trustee Corps is either the original Trustee, the duly appointed substituted Trustee, or acting as agent for the Trustee or Beneficiary under a Deed of Trust dated as of October 14, 2004, executed by MELANI SCHULTE, A MARRIED WOMAN AS HER SOLE AND SEPARATE PROPERTY, as Trustor, to secure obligations in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as nominee for COUNTRYWIDE HOME LOANS, INC. as original Beneficiary, recorded October 18, 2004 as Instrument No. 20041018-0004433 of official records in the Office of the County Recorder of Clark County, Nevada; and that

The Deed of Trust secures the payment of and the performance of certain obligations, including, but not limited to, the obligations set forth in that certain Promissory Note with a face amount of \$167,000.00 (together with any modifications thereto the "Note"); and that

A breach of, and default in, the obligations for which said Deed of Trust is security has occurred in that the Trustor has failed to perform obligations pursuant to or under the Note and/or Deed of Trust, specifically: Failed to pay payments which became due November 1, 2012 AND ALL SUBSEQUENT INSTALLMENTS, ALONG WITH LATE CHARGES, PLUS FORECLOSURE COSTS AND LEGAL FEES. PLUS ALL OF THE TERMS AND CONDITIONS AS PER THE DEED OF TRUST, PROMISSORY NOTE AND RELATED LOAN DOCUMENTS.

That by reason thereof the present Beneficiary under such Deed of Trust has executed and delivered to said duly appointed Trustee a written Declaration of Default and Demand for Sale and has deposited with said duly appointed Trustee such Deed of Trust and all documents evidencing obligations secured thereby and has declared and does hereby declare all sums secured thereby immediately due and payable and has elected and does hereby elect to cause the trust property to be sold to satisfy the obligations secured thereby.

NOTICE

You may have the right to cure the default hereon and reinstate the one obligation secured by such Deed of Trust above described. Section NRS 107.080 permits certain defaults to be cured upon the payment of the amounts required by that statutory section without requiring payment of that portion of principal and interest which would not be due had no default occurred. Where reinstatement is possible, if the default is not cured within the statutory period set forth in Section NRS 107.080, the right of reinstatement will terminate and the property may thereafter be sold. The Trustor may have the right to bring a court action to assert the nonexistence of a default or any other defense of Trustor to acceleration and Sale.

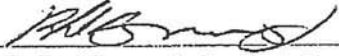
To determine if reinstatement is possible and the amount, if any, to cure the default, contact:

The Bank of New York Mellon FKA The Bank of New York as Trustee for the Certificateholders of
CWALT, Inc. Alternative Loan Trust 2004-28CB, Mortgage Pass-Through Certificates, Series
2004-28CB

c/o TRUSTEE CORPS
TS No: NV08000328-16-1
3571 Red Rock St., Ste B
Las Vegas, NV 89103
Phone No: 949-252-8300
TDD: 800-326-6868

Dated: January 11, 2017

MTC Financial Inc. dba Trustee Corps, as Duly Appointed
Successor Trustee


By: Rafael Bruno, Authorized Signatory

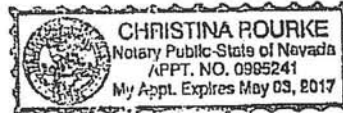
State of NEVADA
County of CLARK

This instrument was acknowledged before me on
2017, by RAFAEL BRUNO.

January 11


Notary Public Signature

Christina Rourke
Printed Name



My Commission Expires: 5/3/17

Trustee Corps may be acting as a debt collector attempting to collect a debt.
Any information obtained may be used for that purpose.

To the extent your original obligation was discharged, or is subject to an automatic stay of
bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or
informational purposes only and does not constitute an attempt to collect a debt or to impose
personal liability for such obligation. However, a secured party retains rights under its security
instrument, including the right to foreclose its lien.

**AFFIDAVIT OF AUTHORITY TO EXERCISE THE
POWER OF SALE**

Property Owners:

MELANI SCHULTE

Trustee Address:

17100 Gillette Ave
Irvine, CA 92614

Property Address:

1392 ECHO FALLS AVENUE
LAS VEGAS, NV 89123

Deed of Trust Document:

20041018-0004433

Affiant, Michael Diaz, being first duly sworn upon oath, and under penalty of perjury, attests that the following information is based on the direct, personal knowledge or the personal knowledge which Affiant acquired by a review of the business records of the Beneficiary, the successor in interest of the Beneficiary or the servicer of the obligation or debt secured by the Deed of Trust, which business records must meet the standards set forth in NRS 51.135:

1) The full name and business address of the current Trustee or the current Trustee's personal representative or assignee, the current holder of the Note secured by the Deed of Trust, the current Beneficiary of record and the current servicer of the obligation or debt secured by the Deed of Trust.

Current Trustee: MTC Financial Inc. dba Trustee Corps
Address: 17100 Gillette Ave, Irvine, CA 92614

Current holder of the Note: The Bank of New York Mellon FKA The Bank of New York as Trustee
for the Certificateholders of CWALT, Inc. Alternative Loan Trust 2004-
28CB, Mortgage Pass-Through Certificates, Series 2004-28CB
Address: 101 Barclay St, New York NY, 10007-2119

Current Beneficiary: The Bank of New York Mellon FKA The Bank of New York as Trustee for the
Certificateholders of CWALT, Inc. Alternative Loan Trust 2004-28CB,
Mortgage Pass-Through Certificates, Series 2004-28CB
Address: 101 Barclay St, New York NY, 10007-2119

Current servicer: New Penn Financial, LLC DBA Shellpoint Mortgage Servicing
Address: 75 Beattie Place, Suite 300, Greenville, SC 29601

2) The Beneficiary under the Deed of Trust, the successor in interest of the Beneficiary or the Trustee is in actual or constructive possession of the Note secured by the Deed of Trust or that the Beneficiary or its successor in interest or the Trustee is entitled to enforce the obligation or debt secured by the Deed of Trust.

3) The Beneficiary or its successor in interest, the servicer of the obligation or debt secured by the Deed of Trust or the Trustee, or an attorney representing any of those persons, has sent to the obligor or Borrower of the obligation or debt secured by the Deed of Trust a written statement of:

(I) The amount of payment required to make good the deficiency in performance or payment, avoid the exercise of the power of sale and reinstate the terms and conditions of the underlying obligation or debt existing before the deficiency in performance or payment, as of the date of the statement;

(II) The amount in default;

(III) The principal amount of the obligation or debt secured by the Deed of Trust;

(IV) The amount of accrued interest and late charges;

(V) A good faith estimate of all fees imposed in connection with the exercise of the power of sale; and

(VI) Contact information for obtaining the most current amounts due and the local or toll-free telephone number described in the paragraph below.

4) A local or toll-free telephone number that the obligor or Borrower of the obligation or debt may call to receive the most current amounts due and a recitation of the information contained in the Affidavit: (866) 825-2174.

5) The date and the recordation number or other unique designation of, and the name of each assignee under, each recorded assignment of the Deed of Trust:

Deed of Trust

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as nominee for COUNTRYWIDE HOME LOANS, INC.

Recorded: October 18, 2004

Instrument: 20041018-0004433

Assignment(s)

BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP

Recorded: November 20, 2009

Instrument: 200911200000522

Assignment(s)

THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE
CERTIFICATEHOLDERS OF CWALT, INC. ALTERNATIVE LOAN TRUST 2004-28CB, MORTGAGE
PASS-THROUGH CERTIFICATES, SERIES 2004-28CB

Recorded: June 29, 2016

Instrument: 20160629-0000647

I declare under penalty of perjury that the foregoing is true and correct and that this Affidavit was
executed on December 14, 2016.

New Penn Financial, LLC DBA Shellpoint Mortgage Servicing as
Attorney in Fact for The Bank of New York Mellon FKA The Bank
of New York as Trustee for the Certificateholders of CWALT, Inc.
Alternative Loan Trust 2004-28CB, Mortgage Pass-Through
Certificates, Series 2004-28CB

[Signature]
Signature

Michael Diaz
Name

Foreclosure Specialist
Title

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document, to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

STATE OF TEXAS

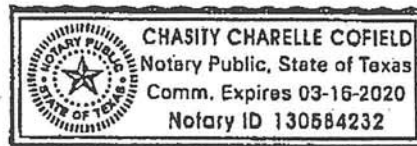
COUNTY OF Harris

On 12/14/2016 before me, Chasity Charelle Cofield, Notary Public,
personally appeared Michael Diaz, who proved to me on the basis of
satisfactory evidence to be the person whose name is subscribed to the within instrument and
acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her
signature on the instrument the person, or the entity upon behalf of which the person acted, executed the
instrument.

I certify under PENALTY OF PERJURY under the laws of the State of TEXAS
that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

[Signature]



NEVADA DECLARATION OF COMPLIANCE
NRS Chapter 107, as revised by SB 321 section 11 subsection 6

Borrower(s): MELANI SCHULTE
Mortgage Servicer: New Penn Financial, LLC d/b/a Shellpoint Mortgage Servicing
Property Address: 1392 ECHO FALLS AVENUE
LAS VEGAS, NV 89123
T.S No: NV08000328-16-1

The undersigned mortgage servicer representative declares that the mortgage servicer's business records reflect one of the following:

- ☒ The mortgage servicer contacted the borrower to assess the borrower's financial situation and to explore options for the borrower to avoid foreclosure as required by NRS Chapter 107, as revised by SB 321 section 11 subsection 2. Thirty days have passed since the initial contact was made.
- ☐ The mortgage servicer tried with due diligence but was unable to contact the borrower as required by NRS Chapter 107, as revised by SB 321 section 11 subsection 5. Thirty days have passed since these due diligence efforts were satisfied.
- ☐ The mortgage servicer was not required to comply with NRS Chapter 107, as revised by SB 321 section 11, because the individual does not meet the definition of a "borrower" under NRS Chapter 107 as revised by SB 321 section 3.

Executed on October 11, 2016, 2016 at Houston, Texas.

New Penn Financial, LLC d/b/a Shellpoint Mortgage Servicing

By: Alfonso Ramirez
Alfonso Ramirez - Loss Mitigation Specialist



Shellpoint Mortgage Servicing
55 Beattie Place, Suite 500, MS-501
Greenville, SC 29601

January 18, 2017



VIA FIRST CLASS MAIL

Loan Number: XXXXXX6861
TS Number: NV08000328-16-1
Property Address: 1392 ECHO FALLS AVENUE, LAS VEGAS, NV 89123



Subject: Notice Pursuant to NRS 107.500(2)

Dear MELANI SCHULTE,

We are writing to let you know that your mortgage is currently in foreclosure. However, you may still have an opportunity to keep your home or prevent foreclosure, even if you previously indicated that you do not wish to stay in your home.

We urge you to avoid foreclosure if possible

Any number of circumstances might have made it difficult for you to make your monthly mortgage payments, such as a job loss, or unexpected expenses. Whatever your current situation, it may still be possible for you to avoid foreclosure.

You still may have time - if you act immediately

We previously sent you a letter informing you about available mortgage assistance options to avoid foreclosure, along with a Customer Information Package for you to complete and return to us to be evaluated for these options. If you did not receive these documents, no longer have them, wish to receive new documents, or if you did not return the required information, please contact Home Preservation Department immediately at 800-365-7107 for a new package. Please keep in mind that we cannot evaluate you for mortgage assistance options until we receive the completed package.

Don't delay

We are here to help you, but we must hear from you. If you want to keep your home, or if you no longer wish to stay in your home but want to avoid foreclosure, please call Home Preservation Department today at 800-365-7107 to discuss your options and learn the process to obtain an application.

Sincerely,

New Penn Financial, LLC DBA Shellpoint Mortgage Servicing

We are attempting to collect a debt and any information we obtain will be used for that purpose. The debt being collected is assumed to be valid unless the Debtor disputes this within 30 days. If disputed, the debt collector will obtain and furnish to the Debtor verification of the debt. If a request is made within 30 days by the Debtor, the name of the original Lender will be given if different than current.

To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, a secured party retains rights under its security instrument, including the right to foreclose its lien.

Shellpoint Mortgage Servicing
Customer Service: (800) 365-7107

Mortgage Statement

Statement Date: 1/19/2017

Melani Schulte
9811w. charleston blvd
Ste 2-351
Las Vegas NV 89117

Account Number 0568476861

Payment Due Date 2/1/2017

Amount Due \$48,637.48

If payment is received after 2/16/17, \$35.43 late fee will be charged.

Property Address:
1392 Echo Falls Ave
Las Vegas NV 89123

Account Information

Outstanding Principal	\$128,870.89
Interest Rate	5.00%
Prepayment Penalty	No
Last Paid Installment	10/1/2012

Explanation of Amount Due

Principal	\$212.18
Interest	\$496.42
Escrow (Taxes and Insurance)	\$151.37
Regular Monthly Payment	\$859.97
Total Fees and Charges	\$0.00
Overdue Payment	\$47,777.51
Total Amount Due	\$48,637.48

Past Payments Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow (Taxes and Insurance)	\$0.00	\$0.00
Fees	\$0.00	\$0.00
Partial Payment (Unapplied)*	\$0.00	\$702.97
Total	\$0.00	\$702.97

Important Messages

***Partial Payments:** Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.

Transaction Activity (12/19/2016 to 1/18/2017)

Date	Description	Charges	Payments
12/23/2016	Late Charge Waive	(\$35.43)	
1/3/2017	FC Costs Disbursement	\$55.00	
1/12/2017	Property Inspection Disbursement	\$13.00	
1/18/2017	Late Charge Assess (because full payment not received by 1/16/2017)	\$35.43	

Additional Information

Date	Description	Amount
1/18/2017	Escrow Balance	\$880.96

Detach Here

Melani Schulte
Property Address:
1392 Echo Falls Ave
Las Vegas NV 89123

Loan ID: 0568476861

Mortgage Payment Coupon

Amount Due	
Due By 2/1/2017:	\$48,637.48
<i>\$35.43 late fee will be charged after 02/16/2017</i>	
Additional Principal	\$
Additional Escrow	\$
Total Amount Enclosed	\$

Make check payable to Shellpoint Mortgage Servicing

Shellpoint Mortgage Servicing
PO Box 10826
Greenville, SC 29603-0826

****Delinquency Notice****

You are late on your mortgage payments. Failure to bring your loan current may result in fees and foreclosure- the loss of your home. As of January 18, 2017, you are 1,540 days delinquent on your mortgage loan.

Recent Account History

- Payment due 8/1/16: Unpaid balance of \$43,166.87
- Payment due 9/1/16: Unpaid balance of \$962.22
- Payment due 10/1/16: Unpaid balance of \$962.22
- Payment due 11/1/16: Unpaid balance of \$895.40
- Payment due 12/1/16: Unpaid balance of \$895.40
- Payment due 1/1/17: Unpaid balance of \$895.40
- Current payment due 2/1/17: \$859.97
- **Total: \$48,637.48 due. You must pay this amount to bring your loan current.**

Housing Counselor Information: If you would like counseling or assistance, you can contact the following:

- U.S. Department of Housing and Urban Development(HUD): For a list of homeownership counselors or counseling organizations in your area, go to <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or call (800) 569-4287

Shellpoint Mortgage Servicing
Customer Service: (800) 365-7107

Mortgage Statement

Statement Date: 2/16/2017

Meiani Schulte
9811 w. charleston blvd
Ste 2-351
Las Vegas NV 89117

Account Number 0568476861

Payment Due Date 3/1/2017

Amount Due \$50,720.35

If payment is received after 3/16/17, \$35.43 late fee will be charged.

Property Address:
1392 Echo Falls Ave
Las Vegas NV 89123

Account Information

Outstanding Principal	\$128,870.89
Interest Rate	5.00%
Prepayment Penalty	No
Last Paid Installment	10/1/2012

Past Payments Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow (Taxes and Insurance)	\$0.00	\$0.00
Fees	\$0.00	\$0.00
Partial Payment (Unapplied)*	\$0.00	\$702.97
Total	\$0.00	\$702.97

Explanation of Amount Due

Principal	\$213.07
Interest	\$495.53
Escrow (Taxes and Insurance)	\$151.37
Regular Monthly Payment	\$859.97
Total Fees and Charges	\$0.00
Overdue Payment	\$49,860.38
Total Amount Due	\$50,720.35

Important Messages

***Partial Payments:** Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.

Transaction Activity (1/19/2017 to 2/15/2017)

Date	Description	Charges	Payments
2/2/2017	Recording Cost Disbursement	\$222.00	
2/2/2017	Recording Cost Disbursement	\$43.00	
2/2/2017	Certified Mail Cost Disbursement	\$144.90	
2/2/2017	FC Costs Disbursement	\$75.00	
2/2/2017	FC Costs Disbursement	\$420.00	
2/2/2017	Foreclosure Trustee Disbursement	\$305.00	
2/14/2017	Property Inspection Disbursement	\$13.00	

Additional Information

Date	Description	Amount
2/15/2017	Escrow Balance	\$528.31
2/14/2017	County Tax Bill 4	(\$352.65)

Detach Here

Melani Schulte
Property Address:
1392 Echo Falls Ave
Las Vegas NV 89123

Loan ID: 0568476861

Mortgage Payment Coupon

Amount Due	
Due By 3/1/2017:	\$50,720.35
<i>\$35.43 late fee will be charged after 03/16/2017</i>	
Additional Principal	\$
Additional Escrow	\$
Total Amount Enclosed	\$

Make check payable to Shellpoint Mortgage Servicing

Shellpoint Mortgage Servicing
PO Box 10826
Greenville, SC 29603-0826

****Delinquency Notice****

You are late on your mortgage payments. Failure to bring your loan current may result in fees and foreclosure- the loss of your home. As of February 15, 2017, you are 1,568 days delinquent on your mortgage loan.

Recent Account History

- Payment due 9/1/16: Unpaid balance of \$45,351.99
- Payment due 10/1/16: Unpaid balance of \$962.22
- Payment due 11/1/16: Unpaid balance of \$895.40
- Payment due 12/1/16: Unpaid balance of \$895.40
- Payment due 1/1/17: Unpaid balance of \$895.40
- Payment due 2/1/17: Unpaid balance of \$859.97
- Current payment due 3/1/17: \$859.97
- **Total: \$50,720.35 due. You must pay this amount to bring your loan current.**

Housing Counselor Information: If you would like counseling or assistance, you can contact the following:

- U.S. Department of Housing and Urban Development(HUD): For a list of homeownership counselors or counseling organizations in your area, go to <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or call (800) 569-4287

Shellpoint Mortgage Servicing
Customer Service: (800) 365-7107

Mortgage Statement

Statement Date: 3/19/2017

Melani Schulte
9811w. charleston blvd
Ste 2-351
Las Vegas NV 89117

Account Number 0568476861

Payment Due Date 4/1/2017

Amount Due \$51,628.75

If payment is received after 4/16/17, \$0.00 late fee will be charged.

Property Address:
1392 Echo Falls Ave
Las Vegas NV 89123

Account Information

Outstanding Principal	\$128,870.89
Interest Rate	5.00%
Prepayment Penalty	No
Last Paid Installment	10/1/2012

Explanation of Amount Due

Principal	\$213.95
Interest	\$494.65
Escrow (Taxes and Insurance)	\$151.37
Regular Monthly Payment	\$859.97
Total Fees and Charges	\$35.43
Overdue Payment	\$50,733.35
Total Amount Due	\$51,628.75

Past Payments Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow (Taxes and Insurance)	\$0.00	\$0.00
Fees	\$0.00	\$0.00
Partial Payment(Unapplied)*	\$0.00	\$702.97
Total	\$0.00	\$702.97

Important Messages

***Partial Payments:** Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.

Transaction Activity (2/16/2017 to 3/18/2017)

Date	Description	Charges	Payments
2/17/2017	Late Charge Assess (because full payment not received by 2/16/2017)	\$35.43	
3/10/2017	Property Inspection Disbursement	\$13.00	

Additional Information

Date	Description	Amount
3/18/2017	Escrow Balance	\$528.31

Detach Here

Melani Schulte
Property Address:
1392 Echo Falls Ave
Las Vegas NV 89123

Loan ID: 0568476861

Mortgage Payment Coupon

Amount Due	
Due By 4/1/2017:	\$51,628.75
<i>\$0.00 late fee will be charged after 04/16/2017</i>	
Additional Principal	\$
Additional Escrow	\$
Total Amount Enclosed	\$

Make check payable to Shellpoint Mortgage Servicing

Shellpoint Mortgage Servicing
PO Box 10826
Greenville, SC 29603-0826

****Delinquency Notice****

You are late on your mortgage payments. Failure to bring your loan current may result in fees and foreclosure- the loss of your home. As of March 18, 2017, you are 1,599 days delinquent on your mortgage loan.

Recent Account History

- Payment due 10/1/16: Unpaid balance of \$46,327.21
- Payment due 11/1/16: Unpaid balance of \$895.40
- Payment due 12/1/16: Unpaid balance of \$895.40
- Payment due 1/1/17: Unpaid balance of \$895.40
- Payment due 2/1/17: Unpaid balance of \$895.40
- Payment due 3/1/17: Unpaid balance of \$859.97
- Current payment due 4/1/17: \$859.97
- **Total: \$51,628.75 due. You must pay this amount to bring your loan current.**

Housing Counselor Information: If you would like counseling or assistance, you can contact the following:

- U.S. Department of Housing and Urban Development(HUD): For a list of homeownership counselors or counseling organizations in your area, go to <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or call (800) 569-4287

MIS Melani Schulte

ECHOF

Date: 21 March 2017

In Re: 1392 ECHO FALLS AVE, LAS VEGAS NV 89123-6377

APN: 177-26-211-146

Associated Account Numbers: SHELLPT#0568476861 LITTON OLD

#0019732478/OCWEN #7090324836

Associated Borrowers: Melani Schulte

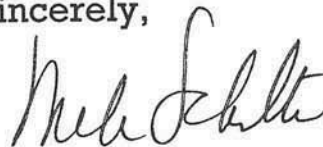
Request for Information Pursuant to 12 CFR § 1024.36

Pursuant to 12 CFR § 1024.36, please consider this letter to be a Request for Information regarding the loan account of the borrower identified above. Specifically, I request the following information:

1. Itemized Payoff Statement and Reinstatement Statement;
2. Complete contractual "life of loan history" from the system of record with all transaction codes and code definitions;
3. Current and most recent property valuation based on your system of record;
4. Most recent escrow analysis;
5. Most recent Periodic Billing Statement;
6. Current loss mitigation package;
7. List of home retention programs that are available per the investor if this Mortgage Loan; and
8. Copy of note, mortgage and any allonge(s) if applicable.

Pursuant to 12 CFR § 1024.36, you must acknowledge in writing your receipt of this request for information within five business days of such receipt. Please send the information to my address listed below. Thank you for your attention to this matter.

Sincerely,



Melani Schulte

9811 W Charleston Blvd, Ste 2-351, Las Vegas, NV 89117

**U.S. Postal Service™
CERTIFIED MAIL® RECEIPT**
Domestic Mail Only

For delivery information, visit our website at www.usps.com®.

GREENVILLE, SC 29603

OFFICIAL USE

Certified Mail Fee \$3.35

Extra Services & Fees (check box, add fee as appropriate)

<input type="checkbox"/> Return Receipt (hardcopy)	\$0.00
<input type="checkbox"/> Return Receipt (electronic)	\$0.00
<input type="checkbox"/> Certified Mail Restricted Delivery	\$0.00
<input type="checkbox"/> Adult Signature Required	\$0.00
<input type="checkbox"/> Adult Signature Restricted Delivery	\$0.00

Postage \$0.49

Total Postage \$6.59

Sent To Shellpoint Mortgage Servicing

Street and Apt. P.O. Box 10826

City, State, Zip Greenville, SC 29603-0826

PS Form 3800, 11-15

GREENVILLE, SC 29603

OFFICIAL USE

Postmarked Here
MAR 22 2017 03:28 AM

U.S. POSTAL SERVICE
GREENVILLE, SC 29603

7015 0490 E000 8946 898E

**U.S. Postal Service™
CERTIFIED MAIL® RECEIPT**
Domestic Mail Only

For delivery information, visit our website at www.usps.com®.

GREENVILLE, SC 29603

OFFICIAL USE

Certified Mail Fee \$3.35

Extra Services & Fees (check box, add fee as appropriate)

<input type="checkbox"/> Return Receipt (hardcopy)	\$0.00
<input type="checkbox"/> Return Receipt (electronic)	\$0.00
<input type="checkbox"/> Certified Mail Restricted Delivery	\$0.00
<input type="checkbox"/> Adult Signature Required	\$0.00
<input type="checkbox"/> Adult Signature Restricted Delivery	\$0.00

Postage \$0.49

Total Postage \$6.59

Sent To Shellpoint Mortgage Servicing

Street and Apt. P.O. Box 10826

City, State, Zip Greenville, SC 29603-0826

PS Form 3800, 11-15

GREENVILLE, SC 29603

OFFICIAL USE

Postmarked Here
MAR 22 2017 03:28 AM

U.S. POSTAL SERVICE
GREENVILLE, SC 29603

7015 0490 E000 8946 898E

COMPLETE THIS SECTION

- Complete items 1, 2, and 3.
Print your name and address on the reverse so that we can return the card to you.
■ Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Shellpoint Mortgage Servicing
P.O. Box 10826
Greenville, SC 29603-0826



9590 9402 2731 6351 1016 20

7015 0640 0003 9468 3868

PS Form 3811, July 2015 PSN 7530-02-000-9053

LAS VEGAS, NV 89117

3.22.17

COMPLETE THIS SECTION ON DELIVERY

- A. Signature D. Reynolds ☒ Agent ☐ Addressee
- B. Received by (Printed Name) D. Reynolds C. Date of Delivery MAR 27 2017
- D. Is delivery address different from item 1? ☐ Yes
If YES, enter delivery address below: ☐ No

3. Service Type
- ☐ Adult Signature ☐ Priority Mail Express®
☐ Adult Signature Restricted Delivery ☐ Registered Mail™
☐ Certified Mail® ☐ Registered Mail Restricted Delivery
☐ Certified Mail Restricted Delivery ☐ Return Receipt for Merchandise
☐ Collect on Delivery ☐ Signature Confirmation™
☐ Insured Mail ☐ Signature Confirmation Restricted Delivery
☐ Insured Mail Restricted Delivery (over \$500)

Domestic Return Receipt

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3.
 ■ Print your name and address on the reverse so that we can return the card to you.
 ■ Attach this card to the back of the mailpiece, or on the front if space permits.

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Shellpoint Mortgage Servicing
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9590 9402 2731 6351 1016 20

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- D. Is delivery address different from item 1? ☐ Yes
If YES, enter delivery address below: ☐ No

3. Service Type
- ☐ Adult Signature ☐ Priority Mail Express®
☐ Adult Signature Restricted Delivery ☐ Registered Mail™
☐ Certified Mail® ☐ Registered Mail Restricted Delivery
☐ Certified Mail Restricted Delivery ☐ Return Receipt for Merchandise
☐ Collect on Delivery ☐ Signature Confirmation™
☐ Insured Mail ☐ Signature Confirmation Restricted Delivery
☐ Insured Mail Restricted Delivery (over \$500)

ECHO

MELANI SCHULTE

9811 W Charleston Blvd #2-351
Las Vegas, NV 89117
702-254-2273

Fax

3/24/2017

TO: Trustee Corp**FROM: Melani Schulte**

PAGES:

FAX: **949-752-7091**

FAX: 702-254-5810

PHONE: 949-252-8300

PHONE: 702-254-2273

CC: Law Office of Amberlea Davis, Law Office of Max Gardner, RR Compliance Consulting

PROP: ECHOF

RE: 1392 Echo Falls Ave., Las Vegas, NV 89123

Regarding TS #NVo8000328-16-1 , Loan #0568476861

Property Address: 1392 Echo Falls Ave., Las Vegas, NV 89123

Please provide a reinstatement quote.

Also please provide a payoff quote.

Melani Schulte

☒ Urgent☐ Please review☐ Please comment☐ For your records

Send Result Report

Case 69-25123-mkn Doc 1634-6 Entered 04/23/21 12:43:35 Page 19 of 97



MFP

TASKalfa 520i

Firmware Version 2KS_2F00.009.006 2012.02.15

03/24/2017 14:07
[2KS_1000.006.001] [2KS_1100.001.002] [2KS_7000.009.004]

Job No.: 002704

Total Time: 0°00'11"

Page: 001

Complete

Document: doc00270420170324140710

MELANI SCHULTE
9811 W Charleston Blvd #2-351
Las Vegas, NV 89117
702-254-2273

Fax

3/24/2017

TO: Trustee Corp

FROM: Melani Schulte

PAGES:

FAX: 949-752-7091

FAX: 702-254-5810

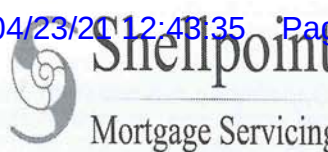
PHONE: 949-252-8300

PHONE: 702-254-2273

CC: Law Office of Amberlea Davis, Law Office of Max Gardner, RR Compliance Consulting

PROP: ECHO

No.	Date and Time	Destination	Times	Type	Result	Resolution/ECM
001	03/24/17 14:07	19497527091	0°00'11"	FAX	OK	200x100 Normal/On



Hours of operation
Mon - Thur: 8:00AM-6:00PM
Fri: 8:00AM-5:00PM

P.O. BOX 1410
TROY, MI 48099-1410
RETURN SERVICE REQUESTED



Phone Number: 866-825-2174

Fax: 866-467-1187

Email: Lossmitigation@shellpointmtg.com



S-SFRECS20 L-1031 R-106
P6SAGW00202544 - 513440964 I43150
MELANI SCHULTE
9811 W. CHARLESTON BLVD
STE 2-351
LAS VEGAS NV 89117-7528



Loan Number:	0568476861
Principal Balance:	\$128,870.89
Property:	1392 Echo Falls Ave Las Vegas, NV 89123

03/27/2017

Dear Borrower,

We understand that financial circumstances may change from time to time, affecting your ability to meet your obligations. We're concerned about your recently missed mortgage payment(s) and want to offer our assistance in case you are unable to catch up.

We have told a credit bureau about a late payment, missed payment or other default on your account. This information may be reflected in your credit report.

We Are Here to Help - Call Us at 866-825-2174

Let us work with you to understand the issues affecting your mortgage payments. We'll explore what assistance may be available to you and discuss the forms and documentation needed to determine if you qualify for an option to avoid foreclosure.

Options May Be Available

The right option for you depends on your individual circumstances. When you provide the required information and documentation about your situation, we can determine if you qualify for temporary or long-term relief, including mortgage options that may allow you to stay in your home or leave your home while avoiding foreclosure. Review the **Information on Avoiding Foreclosure** page for an overview of these options.

Act now and call us at 866-825-2174. The sooner you respond, the quicker we can determine whether you qualify for an option to avoid foreclosure.

Getting Started

Remember, you need to take action by calling us at 866-825-2174 right away or get started by completing and returning the attached Uniform Borrower Assistance Form along with other required documents by 4/26/2017.

Additional Resources

For additional information about preventing foreclosure, avoiding fraud scams, and accessing approved counseling at no cost to you

- Visit Shellpoint's web site at www.shellpointmtg.com.
- Contact HUD-approved counselors who are available to provide you with the information and assistance you may need to avoid foreclosure. You can use the search tool at <http://www.hud.gov/offices/hsg/sfh/hcc/fc/> to find a counselor near you or by calling 1(888)995-HOPE (4673).

Sincerely,

Janequa Green-Billups
888-557-9585 ext 7675
Shellpoint Mortgage Servicing

The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is: Federal Trade Commission, Equal Credit Opportunity, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

Please read the following important notices as they may affect your rights.

This is an attempt to collect a debt and any information obtained will be used for that purpose. This communication is from a debt collector.

If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt: please be advised that this notice is to advise you of the status of your mortgage loan. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code. However, it may be a notice of possible enforcement of the lien against the collateral property, which has not been discharged in your bankruptcy.

Attention Servicemembers and Dependents: The federal Servicemembers Civil Relief Act and certain state laws provide important protections for you, including interest rate protections and prohibiting foreclosure under most circumstances during and twelve months after the servicemember's military or other service. Counseling for covered servicemembers is available from Military OneSource (800-342-9647) and the United States Armed Forces Legal Assistance or other similar agencies. For more information, please visit the Military OneSource website www.militaryonesource.mil/.

The following is a Spanish translation of the information previously provided:

Lea por favor las siguientes avisos importantes que puedan afectar sus derechos.

Esto es un intento de cobrar una deuda y cualquier información obtenida se utilizará para ello. Esta comunicación es de un cobrador de deudas.

Si usted es un cliente en situación de bancarrota o un cliente que ha recibido una descarga de bancarrota de la deuda: tenga en cuenta que este aviso es para informarle de la situación de su préstamo hipotecario. Este aviso no constituye una exigencia de pago ni un aviso de responsabilidad civil contra ninguno de los destinatarios de la presente notificación, que pudiese haber recibido un descargo de este tipo de deuda de conformidad con la legislación vigente sobre bancarrota o que pudiera ser objeto de suspensión automática en virtud de Sección 362 del Código de Bancarrota de los Estados Unidos. No obstante, puede ser una notificación de una posible aplicación de gravamen sobre la propiedad como garantía, que aún no ha sido descargada en su proceso de bancarrota.

Atención Miembros del Servicio Militar y Dependientes: Ley de Amparo Civil para miembros del servicio militar y ciertas leyes estatales proporcionan protecciones importantes para usted, incluyendo protecciones de tasas de interés y prohibiendo la ejecución hipotecaria bajo la mayoría de las circunstancias durante y doce meses después del miembro del servicio militar u otro servicio. Asesoramiento para militares con cobertura está disponible de Military OneSource (800-342-9647) y la Asistencia Legal de las Fuerzas Armadas de Estados Unidos o de otras agencias similares. Para más información por favor visite el sitio web de Military OneSource www.militaryonesource.mil/.

Information on Avoiding Foreclosure

Learn More About Options to Avoid Foreclosure

The variety of options summarized below may help you keep your home. For example, you may be eligible to modify your mortgage, lowering your monthly payment to make it more affordable. Contact us to determine if you qualify.

Depending on your circumstances, staying in your home may not be possible. In this case, a short sale or deed-in-lieu of foreclosure may be a better choice than foreclosure – see the table below for more information.

Don't delay, as failure to take action may result in foreclosure proceedings being initiated on your mortgage.

OPTIONS TO STAY IN YOUR HOME	OVERVIEW	BENEFIT
Reinstatement	Pay the total delinquent amount you owe, both in a lump sum payment and by a specific date, or pay less than the total amount owed followed by a forbearance plan as described below.	Allows you to avoid foreclosure by bringing your mortgage current if you can show you have funds that will become available at a specific date in the future.
Repayment Plan*	Pay back your past-due payments together with your regular payments over an extended period of time.	Allows you time to catch up on late payments without having to come up with a lump sum.
Forbearance Plan*	Make reduced mortgage payments or no mortgage payments for a specific period of time.	Gives you time to improve your financial situation and possibly qualify for a better option than would be available right now.
Modification	Receive modified mortgage terms to make it more affordable or manageable after successfully making payments during a "trial period" (e.g., completing a three-month trial period plan) that requires payment of the approximate amount of the modified payment.	Permanently modifies your mortgage so that your payments or terms are more manageable as a permanent solution to a long-term or permanent hardship.
OPTIONS TO LEAVE YOUR HOME	OVERVIEW	BENEFIT
Short Sale	Sell your home and pay off a portion of your mortgage balance when you owe more on the home than it is worth.	Allows you to transition out of your home without going through foreclosure. In some cases, relocation assistance may be available.
Deed-in-Lieu of Foreclosure	Transfer the ownership of your property to us.	Allows you to transition out of your home without going through foreclosure. In some cases, relocation assistance may be available.

We Want to Help

Take action to gain peace of mind and control of your housing situation. Call us at 866-825-2174 and we'll talk about available options and help you understand the forms and documents we need from you to determine if you qualify for an option to avoid foreclosure.

Frequently Asked Questions

For Your Information Only - Do Not Return with Your Borrower Response Package



1. Why did I receive this package?

You received this package because we have not received one or more of your monthly mortgage payments and want to help you keep your home, if at all possible. We are sending this information to you now so that we can work with you to quickly resolve any temporary or long-term financial challenge you face with making all of your late mortgage payments.

2. What if I don't want to stay in my home anymore?

You may have good reasons for needing to leave your property, such as a job relocation, a divorce, financial hardship due to the death of a borrower, or some other reason preventing you from keeping your property. If you intend to transition out of your home, please indicate that you want to sell or vacate the property on page 1 of the attached Borrower Assistance Form, and we may first evaluate you for a short sale or Mortgage Release (deed-in-lieu of foreclosure). Even if you are approved for one of those workout solutions, we may consider you for a mortgage loan modification.

3. Will it cost money to get help?

There should never be a fee from your servicer or qualified counselor to obtain assistance or information about foreclosure prevention options. However, foreclosure prevention has become a target for scam artists. Be wary of companies or individuals offering to help you for a fee, and never send a mortgage payment to any company other than the one listed on your monthly mortgage statement or one designated to receive your payments under a state assistance program.

4. What is foreclosure?

Foreclosure is the forfeiture of your home through a legal process where your mortgage company repossesses the property and you will have to move. This process may involve an eviction, you may remain liable for your first lien mortgage debt, and it may be as long as seven years before you are eligible for another loan.

5. What happens once I have sent the Borrower Response Package to you?

We will contact you within five business days of our receipt of your Borrower Response Package to confirm that we have received your package and will review it to determine whether it is complete. We will send you a notice of incompleteness in the event there is any missing information or documentation that you must still submit. We cannot guarantee that you will receive any (or a particular type of) assistance.

Within 30 days of receipt of a complete Borrower Response Package, we will let you know which foreclosure alternatives, if any, are available to you and will inform you of your next steps to accept our offer. However, if you submit your complete Borrower Response Package fewer than 37 days prior to a scheduled foreclosure sale date, we will strive to process your request as quickly as possible, but you may not receive a notice of incompleteness or a decision on your request prior to sale. **Please submit your Borrower Response Package as soon as possible.**

6. What happens to my mortgage while you are evaluating my Borrower Response Package?

You remain obligated to make all mortgage payments as they come due, even while we are evaluating the types of assistance that may be available.

7. Will the foreclosure process begin if I do not respond to this letter?

If you do not respond to our notices to you regarding past due payments, we may refer your loan to foreclosure in accordance with your mortgage loan documents and applicable law.

8. Should I still contact you if I have waited too long and my property has been referred to an attorney for foreclosure?

Yes, the sooner the better!

FREQUENTLY ASKED QUESTIONS continued

9. What if my property is scheduled for a foreclosure sale in the future?

If you submit a complete Borrower Response Package and the supporting documents it requires in fewer than 37 calendar days before a scheduled foreclosure sale, there is no guarantee we can evaluate you for a foreclosure alternative in time to stop the foreclosure sale. Even if we are able to approve you for a foreclosure alternative prior to a sale, a court with jurisdiction over the foreclosure proceeding (if any) or public official charged with carrying out the sale may not halt the scheduled sale.

10. Will my property be sold at a foreclosure sale if I accept a foreclosure alternative?

No. The property will not be sold at a foreclosure sale once you accept a foreclosure alternative, and comply with all requirements.

11. Will my credit score be affected by my late payments or being in default?

The delinquency status of your loan will be reported to credit reporting agencies as well as your entry into a repayment plan, forbearance plan, or trial period plan in accordance with the requirements of the Fair Credit Reporting Act and the Consumer Data Industry Association requirements.

12. Will my credit score be affected if I accept a foreclosure prevention option?

While the effect on your credit will depend on your individual credit history, credit scoring companies generally would consider entering into a plan with reduced payments as increasing your credit risk. As a result, entering into a plan with reduced payments may adversely affect your credit score, particularly if you are current on your mortgage or otherwise have a good credit score.

13. Will my credit report be pulled during a loss mitigation evaluation?

Yes. Shellpoint Mortgage Servicing will pull a credit report to verify information in the course of your evaluation for a foreclosure alternative. Shellpoint Mortgage Servicing will do this in the form of a "soft pull" or "soft inquiry". This has no impact on your scores. Upon request, Shellpoint Mortgage Servicing will provide you with the name and address of the consumer reporting agency that furnished the report. Everyone should check their reports at least annually. It's part of good credit management and completely free from AnnualCreditReport.com.

14. Is foreclosure prevention counseling available?

Yes, HUD-approved counselors are available to provide you with the information and assistance you may need to avoid foreclosure. You can use the search tool at <http://www.hud.gov/offices/hsg/sfh/hcc/fc/> to find a counselor near you or by calling 1(888)995-HOPE (4673).

15. I have seen ads and flyers from companies offering to help me avoid foreclosure for a fee. Can these companies really help?

Foreclosure prevention has become a target for scam artists. We suggest using the HUD web site referenced in question 14 to locate a counselor near you. Also, please refer to the attached document called "Beware of Foreclosure Rescue Scams" for more information.

BEWARE OF FORECLOSURE RESCUE SCAMS - TIPS & WARNING SIGNS
For Your Information Only - Do Not Return with Your Borrower Response Package



Scam artists have stolen millions of dollars from distressed homeowners by promising immediate relief from foreclosure, or demanding cash for counseling services when HUD-approved counseling agencies provide the same services for FREE. If you receive an offer, information or advice that sounds too good to be true, it probably is. Don't let them take advantage of you, your situation, your house or your money. **Remember, help is FREE.**

How to Spot a Scam - beware of a company or person who:

- Asks for a fee in advance to work with your lender to modify, refinance or reinstate your mortgage.
- Guarantees they can stop a foreclosure or get your loan modified.
- Advises you to stop paying your mortgage company and pay them instead.
- Pressures you to sign over the deed to your home or sign any paperwork that you haven't had a chance to read, and you don't fully understand.
- Claims to offer "government-approved" or "official government" loan modifications.
- Asks you to release personal financial information online or over the phone and you have not been working with this person and/or do not know them.

How to Report a Scam - do one of the following:

- Go to www.preventloanscams.org and fill out the Loan Modification Scam Prevention Network's (LMSPN) complaint form online and get more information on how to fight back. Note: you can also fill out this form and send to the fax number/e-mail/address (your choice!) on the back of the form.
- Call 1(888)995-HOPE (4673) and tell the counselor about your situation and that you believe you got scammed or know of a scam.

UNIFORM BORROWER ASSISTANCE FORM

If you are experiencing a temporary or long-term hardship and need help, you must complete and submit this form along with other required documentation to be considered for available solutions. On this page, you must disclose information about (1) you and your intentions to either keep or transition out of your home; (2) the property's status; (3) bankruptcy; and (4) your credit counseling agency.

On Page 2, you must disclose information about all of your income, expenses and assets. Page 2 also lists the required income documentation that you must submit in support of your request for assistance. Then on Page 3, you must complete the Hardship Affidavit in which you disclose the nature of your hardship. The Hardship Affidavit informs you of the required documentation that you must submit in support of your hardship claim.

NOTICE: In addition, when you sign and date this form, you will make important certifications, representations and agreements, including certifying that all of the information in this Borrower Assistance Form is accurate and truthful and any identified hardship has contributed to your submission of this request for mortgage relief.

REMINDER: The Borrower Response Package you need to return consists of: (1) this completed, signed and dated Borrower Assistance Form; (2) completed and signed IRS Form 4506T-EZ (4506T for self-employed borrowers or borrowers with rental income); (3) required income documentation; and (4) required hardship documentation.

Loan Number _____ (usually found on your monthly mortgage statement)
Servicer's Name _____

I want to: ☐ Keep the Property ☐ Vacate the Property ☐ Sell the Property ☐ Undecided

The property is currently: ☐ My Primary Residence ☐ A Second Home ☐ An Investment Property

The property is currently: ☐ Owner Occupied ☐ Renter Occupied ☐ Vacant

BORROWER		CO-BORROWER	
BORROWER'S NAME		CO-BORROWER'S NAME	
SOCIAL SECURITY NUMBER	DATE OF BIRTH	SOCIAL SECURITY NUMBER	DATE OF BIRTH
HOME PHONE NUMBER WITH AREA CODE		HOME PHONE NUMBER WITH AREA CODE	
CELL OR WORK NUMBER WITH AREA CODE		CELL OR WORK NUMBER WITH AREA CODE	
MAILING ADDRESS			
PROPERTY ADDRESS (IF SAME AS MAILING ADDRESS, JUST WRITE SAME)			EMAIL ADDRESS

Is the property listed for sale? ☐ Yes ☐ No

If yes, what was the listing date? _____

If property has been listed for sale, have you received an offer on the property? ☐ Yes ☐ No

Date of Offer: _____ Amount of Offer: \$ _____

Agent's Name: _____

Agent's Phone Number: _____

For Sale by Owner? ☐ Yes ☐ No

Have you contacted a credit-counseling agency for help?

☐ Yes ☐ No

If yes, please complete the counselor contact information below:

Counselor's Name: _____

Agency's Name: _____

Counselor's Phone Number: _____

Counselor's Email Address: _____

Do you have condominium or homeowner association (HOA) fees? ☐ Yes ☐ No

Total monthly amount: \$ _____ Name and address that fees are paid to: _____

Have you filed for bankruptcy? ☐ Yes ☐ No if yes: ☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13

if yes, what is the Filing Date: _____ Has your bankruptcy been discharged? ☐ Yes ☐ No Bankruptcy case number: _____

Is any Borrower an active duty service member?

☐ Yes ☐ No

Has any Borrower been deployed away from his/her primary residence or received a permanent change of station order?

☐ Yes ☐ No

Is any Borrower the surviving spouse of a deceased service member who was on active duty at the time of death?

☐ Yes ☐ No

UNIFORM BORROWER ASSISTANCE FORM



Monthly Household Income		Monthly Household Expenses and Debt Payments		Household Assets (associated with the property and/or borrower(s) excluding retirement funds)	
Gross wages	\$	First Mortgage Payment	\$	Checking Account(s)	\$
Overtime	\$	Second Mortgage Payment	\$	Checking Account(s)	\$
Child Support / Alimony*	\$	Homeowner's Insurance	\$	Savings / Money Market	\$
Non-taxable social security / SSDI	\$	Property Taxes	\$	CDs	\$
Taxable SS benefits or other monthly income from annuities or retirement plans	\$	Credit Cards / Installment Loan(s) (total minimum payment per month)	\$	Stocks / Bonds	\$
Tips, commissions, bonus and self-employed income	\$	Alimony, child support payments	\$	Other Cash on Hand	\$
Rents Received	\$	Car Lease Payments	\$	Other Real Estate (estimated value)	\$
Unemployment Income	\$	HOA/Condo Fees/Property Maintenance	\$	Other	\$
Food Stamps/Welfare	\$	Mortgage Payments on other properties	\$		\$
Other	\$	Other	\$		\$
Total (Gross Income)	\$	Total Household Expenses and Debt Payments	\$	Total Assets	\$

Any other liens (mortgage liens, mechanics liens, tax liens, etc.)

Lien Holder's Name	Balance and Interest Rate	Loan Number	Lien Holder's Phone Number

Required Income Documentation

- ☐ **Do you earn a salary or hourly wage?**
For each borrower who is a salaried employee or paid by the hour, include paystub(s) reflecting the most recent 30 days' earnings and documentation reflecting year-to-date earnings, if not reported on the paystubs (e.g. signed letter or printout from employer).
- ☐ **Are you self-employed ?**
For each borrower who receives self-employed income, include a complete, signed individual federal income tax return and, as applicable, the business tax return; AND either the most recent signed and dated quarterly or year-to-date profit/loss statement that reflects activity for the most recent three months; OR copies of bank statements for the business account for the last two months evidencing continuation of business activity.
- ☐ **Do you have any additional sources of income?** Provide for each borrower as applicable:
"Other Earned Income" such as bonuses, commissions, housing allowance, tips, or overtime:
☐ Reliable third-party documentation describing the amount and nature of the income (e.g., paystub, employment contract or printouts documenting tip income).
Social Security, disability or death benefits, pension, public assistance, or adoption assistance:
☐ Documentation showing the amount and frequency of the benefits, such as letters, exhibits, disability policy or benefits statement from the provider, and
☐ Documentation showing the receipt of payment, such as copies of the two most recent bank statements showing deposit amounts.
Rental income:
☐ Copy of the most recent filed federal tax return with all schedules, including Schedule E—Supplement Income and Loss. Rental income for qualifying purposes will be 75% of the gross rent you reported reduced by the monthly debt service on the property, if applicable; or
☐ If rental income is not reported on Schedule E – Supplemental Income and Loss, provide a copy of the current lease agreement with either bank statements or cancelled rent checks demonstrating receipt of rent.
Investment income:
☐ Copies of the two most recent investment statements or bank statements supporting receipt of this income.
Alimony, child support, or separation maintenance payments as qualifying income:*
☐ Copy of divorce decree, separation agreement, or other written legal agreement filed with a court, or court decree that states the amount of the alimony, child support, or separation maintenance payments and the period of time over which the payments will be received, and
☐ Copies of your two most recent bank statements or other third-party documents showing receipt of payment.

*Notice: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered for repaying this loan.

UNIFORM BORROWER ASSISTANCE FORM

HARDSHIP AFFIDAVIT

I am requesting review of my current financial situation to determine whether I qualify for temporary or permanent mortgage loan relief options. Date Hardship Began is:



I believe that my situation is:

☐ Short-term (under 6 months) ☐ Medium-term (6-12 months) ☐ Long-term or Permanent Hardship (greater than 12 months)

I am having difficulty making my monthly payment because of reasons set forth below:

(Please check the primary reason and submit required documentation demonstrating your primary hardship)

If Your Hardship is:

Then the Required Hardship Documentation is:

<input type="checkbox"/> Unemployment	<input type="checkbox"/> No hardship documentation required
<input type="checkbox"/> Reduction in Income: a hardship that has caused a decrease in your income due to circumstances outside your control (e.g., elimination of overtime, reduction in regular working hours, a reduction in base pay)	<input type="checkbox"/> No hardship documentation required
<input type="checkbox"/> Increase in Housing Expenses: a hardship that has caused an increase in your housing expenses due to circumstances outside your control	<input type="checkbox"/> No hardship documentation required
<input type="checkbox"/> Divorce or legal separation; Separation of Borrowers unrelated by marriage, civil union or similar domestic partnership under applicable law	<input type="checkbox"/> Divorce decree signed by the court; OR <input type="checkbox"/> Separation agreement signed by the court; OR <input type="checkbox"/> Current credit report evidencing divorce, separation, or non-occupying borrower has a different address; OR <input type="checkbox"/> Recorded quitclaim deed evidencing that the non-occupying Borrower or co-Borrower has relinquished all rights to the property.
<input type="checkbox"/> Death of a borrower or death of either the primary or secondary wage earner in the household	<input type="checkbox"/> Death certificate; OR <input type="checkbox"/> Obituary or newspaper article reporting the death
<input type="checkbox"/> Long-term or permanent disability; Serious illness of a borrower/co-borrower or dependent family member	<input type="checkbox"/> Proof of monthly insurance benefits or government assistance (if applicable); OR <input type="checkbox"/> written statement or other documentation verifying disability or illness; OR <input type="checkbox"/> Doctor's certificate of illness or disability; OR <input type="checkbox"/> Medical bills None of the above shall require providing detailed medical information.
<input type="checkbox"/> Disaster (natural or man-made) adversely impacting the property or Borrower's place of employment	<input type="checkbox"/> Insurance claim; OR <input type="checkbox"/> Federal Emergency Management Agency grant or Small Business Administration loan; OR <input type="checkbox"/> Borrower or Employer property located in a federally declared disaster area
<input type="checkbox"/> Distant employment transfer/Relocation	For active-duty service members: Notice of Permanent Change of Station (PCS) or actual PCS orders. For employment transfers/new employment: <input type="checkbox"/> Copy of signed offer letter or notice from employer showing transfer to a new employment location; OR <input type="checkbox"/> Pay stub from new employer; OR <input type="checkbox"/> If none of these apply, provide written explanation In addition to the above, documentation that reflects the amount of any relocation assistance provided, if applicable (not required for those with PCS orders).
<input type="checkbox"/> Business Failure	<input type="checkbox"/> Tax return from the previous year (including all schedules) AND <input type="checkbox"/> Proof of business failure supported by one of the following: <ul style="list-style-type: none"> <input type="checkbox"/> Bankruptcy filing for the business; OR <input type="checkbox"/> Two months recent bank statements for the business account evidencing cessation of business activity; OR <input type="checkbox"/> Most recent signed and dated quarterly or year-to-date profit and loss statement
<input type="checkbox"/> Other: a hardship that is not covered above	<input type="checkbox"/> Written explanation describing the details of the hardship and relevant documentation

Borrower/Co-Borrower Acknowledgement and Agreement

I certify, acknowledge, and agree to the following:

1. All of the information in this Borrower Assistance Form is truthful and the hardship that I have identified contributed to my need for mortgage relief.
2. The accuracy of my statements may be reviewed by the Servicer, owner or guarantor of my mortgage, their agent(s), or an authorized third party*, and I may be required to provide additional supporting documentation. I will provide all requested documents and will respond timely to all Servicer, or authorized third party*, communications.
3. Knowingly submitting false information may violate Federal and other applicable law.
4. If I have intentionally defaulted on my existing mortgage, engaged in fraud or misrepresented any fact(s) in connection with this request for mortgage relief or if I do not provide all required documentation, the Servicer may cancel any mortgage relief granted and may pursue foreclosure on my home and/or pursue any available legal remedies.
5. The Servicer is not obligated to offer me assistance based solely on the representations in this document or other documentation submitted in connection with my request.
6. I may be eligible for a trial period plan, repayment plan, or forbearance plan. If I am eligible for one of these plans, I agree that:
 - a. All the terms of this Acknowledgment and Agreement are incorporated into such plan by reference as if set forth in such plan in full.
 - b. My first timely payment under the plan will serve as acceptance of the terms set forth in the notice of the plan sent by the Servicer.
 - c. The Servicer's acceptance of any payments under the plan will not be a waiver of any acceleration of my loan or foreclosure action that has occurred and will not cure my default unless such payments are sufficient to completely cure my entire default under my loan.
 - d. Payments due under a trial period plan for a modification will contain escrow amounts. If I was not previously required to pay escrow amounts, and my trial period plan contains escrow amounts, I agree to the establishment of an escrow account and agree that any prior waiver is revoked. Payments due under a repayment plan or forbearance plan may or may not contain escrow amounts. If I was not previously required to pay escrow amounts and my repayment plan or forbearance plan contains escrow amounts, I agree to the establishment of an escrow account and agree that any prior escrow waiver is revoked.
7. A condemnation notice has not been issued for the property.
8. The Servicer or authorized third party* will obtain a current credit report on all borrowers obligated on the Note.
9. The Servicer or authorized third party* will collect and record personal information that I submit in this Borrower Response Package and during the evaluation process. This personal information may include, but is not limited to: (a) my name, address, telephone number, (b) my social security number, (c) my credit score, (d) my income, and (e) my payment history and information about my account balances and activity. I understand and consent to the Servicer or authorized third party*, as well as any investor or guarantor (such as Fannie Mae or Freddie Mac), disclosing my personal information and the terms of any relief or foreclosure alternative that I receive to the following:
 - a. Any investor, insurer, guarantor, or servicer that owns, insures, guarantees, or services my first lien or subordinate lien (if applicable) mortgage loan(s) or any companies that perform support services to them; and
 - b. The U.S. Department of Treasury, Fannie Mae and Freddie Mac, or any companies that perform support services to them.
10. I consent to being contacted concerning this request for mortgage assistance at any telephone number, including mobile telephone number, or email address I have provided to the Lender/Servicer/ or authorized third party*. By checking this box, I also consent to being contacted by ☐ text messaging.

Borrower Signature

Date

Co-Borrower Signature

Date

*An authorized third party may include, but is not limited to, a counseling agency, Housing Finance Agency (HFA) or other similar entity that is assisting me in obtaining a foreclosure prevention alternative.





Homeowner Financial Worksheet



Melani Schulte

Loan Number: 0568476861

	MONTHLY PAYMENT	BALANCE	NAME OF CREDITOR
Home Mortgage			
2nd Home Mortgage			
Auto Loan			
Auto Loan			
Creditor			
Creditor			
Creditor			
Creditor			
Creditor			
Creditor			
Student Loan			
Alimony / Support			
Child Care			
IRS			
Chapter 13			
Electricity			
Heating Fuel			Oil or Natural Gas
Water & Sewer			
Telephone			
Cable TV			
Auto Insurance			
Health Insurance			Paid directly (not by employer)
Life Insurance			Paid directly (not by employer)
Medical/Dental Expenses			
Homeowner's Insurance			Only list here if not in Mortgage
Real Estate Tax			Only list here if not in Mortgage
Personal Property Tax			
Groceries			
School Lunches			
Transportation, Parking, Tolls			
Clothing			
Dry Cleaning/Laundry			
Cell Phone			
Internet Service			
Homeowner's Association Dues			
Recreation / Spending Money			
Charitable Donations			
Other Expenses			
TOTAL MONTHLY EXPENSES			

HELP FOR AMERICA'S HOMEOWNERS.



 MAKING HOME AFFORDABLE


Dodd-Frank Certification

The following information is requested by the federal government in accordance with the Dodd-Frank Wall Street Reform and Consumer Protection Act (Pub. L. 111-203). **You are required to furnish this information.** The law provides that no person shall be eligible to begin receiving assistance from the Making Home Affordable Program, authorized under the Emergency Economic Stabilization Act of 2008 (12 U.S.C. 5201 et seq.), or any other mortgage assistance program authorized or funded by that Act, if such person, in connection with a mortgage or real estate transaction, has been convicted, within the last 10 years, of any one of the following: (A) felony larceny, theft, fraud, or forgery, (B) money laundering or (C) tax evasion.

I/we certify under penalty of perjury that I/we have not been convicted within the last 10 years of any one of the following in connection with a mortgage or real estate transaction:

- (a) felony larceny, theft, fraud, or forgery,
- (b) money laundering or
- (c) tax evasion.

I/we understand that the servicer, the U.S. Department of the Treasury, or their agents may investigate the accuracy of my statements by performing routine background checks, including automated searches of federal, state and county databases, to confirm that I/we have not been convicted of such crimes. I/we also understand that knowingly submitting false information may violate Federal law.

This Certificate is effective on the earlier of the date listed below or the date received by your servicer.

_____	_____	_____	_____
Borrower Signature	Social Security Number	Date of Birth	Date
_____	_____	_____	_____
Co-Borrower Signature	Social Security Number	Date of Birth	Date

Loan ID: 0568476861



How to Complete IRS Form 4506-T

Please refer to this checklist as you complete the IRS Form 4506T (Request for Transcript of Tax Return)

- Enter the borrower's name on line 1a.
- Enter the borrower's Social Security number on line 1b.
- Enter the Spouse's name on line 2a if a joint tax return was filed.
- Enter the spouse's Social Security number on line 2b if a joint tax return was filed.
- Enter the borrower's current name and address on line 3.
- Enter the borrower's previous address as listed on the last tax return filed on line 4 if different from the address entered on line 3.
- Enter the following information on line 5:

Shellpoint Mortgage Servicing

C/O CoreLogic, 4 First American Way, Santa Ana, CA 92707

866.418.4596 Participant # 300429 Mailbox ID: CoreLogic

- Enter 1040 on line 6 and check off the box for 6a.
- Enter 2016 and 2015 on line 9.
- Sign, date and enter a telephone number on the first signature line for the borrower.
- Skip the title line unless a/an corporation, partnership, estate, or trust.
- Spouse should sign and date on the second signature line if a joint tax return was filed.

Please note that this document will not be accepted by the IRS if there are alterations such as strikethrough, white outs initials, etc.

Form **4506-T**
(Rev. September 2015)
Department of the Treasury
Internal Revenue Service

Request for Transcript of Tax Return

- ▶ Do not sign this form unless all applicable lines have been completed.
▶ Request may be rejected if the form is incomplete or illegible.
▶ For more information about Form 4506-T, visit www.irs.gov/form4506t.

OMB No. 1545-1872



Tip. Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Get a Tax Transcript..." under "Tools" or call 1-800-908-9946. If you need a copy of your return, use **Form 4506, Request for Copy of Tax Return**. There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first.	1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)
2a If a joint return, enter spouse's name shown on tax return.	2b Second social security number or individual taxpayer identification number if joint tax return
3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)	
4 Previous address shown on the last return filed if different from line 3 (see instructions)	
5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number.	

Shellpoint Mortgage Servicing, C/O CoreLogic, 4 First American Way, Santa Ana, CA 92707, Participant# 300429, Mailbox ID: CoreLogic

Caution: If the tax transcript is being mailed to a third party, ensure that you have filled in lines 6 through 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy. Once the IRS discloses your tax transcript to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your transcript information, you can specify this limitation in your written agreement with the third party.

6 Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ▶

a Return Transcript, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns; Form 1040 series, Form 1065, Form 1120, Form 1120-A, Form 1120-H, Form 1120-L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days ☐

b Account Transcript, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 10 business days ☐

c Record of Account, which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years. Most requests will be processed within 10 business days ☐

7 Verification of Nonfiling, which is proof from the IRS that you did not file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days ☐

8 Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2011, filed in 2012, will likely not be available from the IRS until 2013. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 10 business days ☐

Caution: If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

9 Year or period requested. Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.

/	/	/	/	/	/	/	/
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Caution: Do not sign this form unless all applicable lines have been completed.

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. **Note:** For transcripts being sent to a third party, this form must be received within 120 days of the signature date.

☐ Signatory attests that he/she has read the attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-T. See instructions.

Phone number of taxpayer on line 1a or 2a

Sign Here

Signature (see instructions)

Date

Title (if line 1a above is a corporation, partnership, estate, or trust)

Spouse's signature

Date

Section references are to the Internal Revenue Code unless otherwise noted.

Future Developments

For the latest information about Form 4506-T and its instructions, go to www.irs.gov/form4506t. Information about any recent developments affecting Form 4506-T (such as legislation enacted after we released it) will be posted on that page.

General Instructions

Caution: Do not sign this form unless all applicable lines have been completed.

Purpose of form. Use Form 4506-T to request tax return information. You can also designate (on line 5) a third party to receive the information. Taxpayers using a tax year beginning in one calendar year and ending in the following year (fiscal tax year) must file Form 4506-T to request a return transcript.

Note: If you are unsure of which type of transcript you need, request the Record of Account, as it provides the most detailed information.

Tip. Use Form 4506, Request for Copy of Tax Return, to request copies of tax returns.

Automated transcript request. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Get a Tax Transcript..." under "Tools" or call 1-800-908-9946.

Where to file. Mail or fax Form 4506-T to the address below for the state you lived in, or the state your business was in, when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts.

If you are requesting more than one transcript or other product and the chart below shows two different addresses, send your request to the address based on the address of your most recent return.

Chart for individual transcripts (Form 1040 series and Form W-2 and Form 1099)

If you filed an individual return and lived in:

Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address	Internal Revenue Service RAIVS Team Stop 6716 AUSC Austin, TX 73301
Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	512-460-2272
Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia	Internal Revenue Service RAIVS Team Stop 37106 Fresno, CA 93888
	559-456-7227
	Internal Revenue Service RAIVS Team Stop 6705 P-6 Kansas City, MO 64999
	816-292-6102

Chart for all other transcripts

If you lived in or your business was in:

Mail or fax to:

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Texas, Utah, Washington, Wyoming, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address	Internal Revenue Service RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409
	801-620-6922
Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin	Internal Revenue Service RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250
	859-669-3592

Line 1b. Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) or your individual taxpayer identification number (ITIN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

Line 3. Enter your current address. If you use a P.O. box, include it on this line.

Line 4. Enter the address shown on the last return filed if different from the address entered on line 3.

Note: If the addresses on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address. For a business address, file Form 8822-B, Change of Address or Responsible Party — Business.

Line 6. Enter only one tax form number per request.

Signature and date. Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. If you completed line 5 requesting the information be sent to a third party, the IRS must receive Form 4506-T within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines are completed before signing.



CAUTION You must check the box in the signature area to acknowledge you have the authority to sign and request the information. The form will not be processed and returned to you if the box is unchecked.

Individuals. Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506-T exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer. A bona fide shareholder of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-T but must provide documentation to support the requester's right to receive the information.

Partnerships. Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 9.

All others. See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Note: If you are Heir at law, Next of kin, or Beneficiary you must be able to establish a material interest in the estate or trust.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

Signature by a representative. A representative can sign Form 4506-T for a taxpayer only if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5. The representative must attach Form 2848 showing the delegation to Form 4506-T.

Privacy Act and Paperwork Reduction Act Notice.

We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is:
Learning about the law or the form, 10 min.;
Preparing the form, 12 min.; and **Copying, assembling, and sending the form to the IRS,** 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service
Tax Forms and Publications Division
1111 Constitution Ave. NW, IR-6526
Washington, DC 20224

Do not send the form to this address. Instead, see *Where to file* on this page.



Property Taxes and Homeowners Insurance

Please indicate if you have any past due property taxes and/or homeowners insurance

Tax

Amount Past Due:

Tax agency name:



Insurance

Amount Past Due:

Company name:

MELANI SCHULTE

9811 W Charleston Blvd #2-351
Las Vegas, NV 89117
702-254-2273

Fax

3/28/2017

TO: Trustee Corp

FROM: Melani Schulte

PAGES: 2

FAX: 949-752-7091

FAX: 702-254-5810

PHONE: 949-252-8300

PHONE: 702-254-2273

CC: Law Office of Amberlea Davis, Law Office of Max Gardner, RR Compliance Consulting

PROP: ECHOF

RE: 1392 Echo Falls Ave., Las Vegas, NV 89123

Regarding TS #NV08000328-16-1, Loan #0568476861

Property Address: 1392 Echo Falls Ave., Las Vegas, NV 89123

Please Provide my **Reinstatement quote**.

Also attached is my **Request for Information** Request. Please fax and mail pursuant to 12 CFR 1024.36.

Melani Schulte

☒ Urgent

☐ Please review

☐ Please comment

☐ For your records

MS
Melani Schulte

ECHOF

Date: 21 March 2017

In Re: 1392 ECHO FALLS AVE, LAS VEGAS NV 89123-6377

APN: 177-26-211-146

Associated Account Numbers: SHELLPT#0568476861 LITTON OLD
#0019732478/OCWEN #7090324836

Associated Borrowers: Melani Schulte

Request for Information Pursuant to 12 CFR § 1024.36

Pursuant to 12 CFR § 1024.36, please consider this letter to be a Request for Information regarding the loan account of the borrower identified above. Specifically, I request the following information:

1. Itemized Payoff Statement and Reinstatement Statement;
2. Complete contractual "life of loan history" from the system of record with all transaction codes and code definitions;
3. Current and most recent property valuation based on your system of record;
4. Most recent escrow analysis;
5. Most recent Periodic Billing Statement;
6. Current loss mitigation package;
7. List of home retention programs that are available per the investor if this Mortgage Loan; and
8. Copy of note, mortgage and any allonge(s) if applicable.

Pursuant to 12 CFR § 1024.36, you must acknowledge in writing your receipt of this request for information within five business days of such receipt. Please send the information to my address listed below. Thank you for your attention to this matter.

Sincerely,



Melani Schulte

9811 W Charleston Blvd, Ste 2-351, Las Vegas, NV 89117

Send Result Report

Case 09-29123-nkn Doc 1334-6 Entered 04/23/21 12:43:35 Page 39 of 97



MFP

TASKalfa 520i

Firmware Version 2KS_2F00.009.006 2012.02.15

03/28/2017 18:39
[2KS_1000.006.001] [2KS_1100.001.002] [2KS_7000.009.004]

Job No.: 002907

Total Time: 0°00'22"

Page: 002

Complete

Document: doc00290720170328183812

MELANI SCHULTE

9811 W Charleston Blvd #2-351

Las Vegas, NV 89117

702-254-2273

3/28/2017

Fax

TO: Trustee Corp

FROM: Melani Schulte

PAGES: 2

FAX: 949-752-7091

FAX: 702-254-5810

PHONE: 949-252-8300

PHONE: 702-254-2273

CC: Law Office of Amberlea Davis, Law Office of Max Gardner, RR Compliance Consulting

PROP: ECHOF

No.	Date and Time	Destination	Times	Type	Result	Resolution/ECM
001	03/28/17 18:38	19497527091	0°00'22"	FAX	OK	200x100 Normal/On



17100 Gillette Avenue

Irvine, CA 92614

(949) 252-8300 fax (949) 752-7091

DATE: March 28, 2017

MELANI SCHULTE FAX: 702-254-5810
1392 ECHO FALLS AVENUE
LAS VEGAS, NV 89123

Reinstatement / Pay Off Demand

TRUSTEE SALE #: NV08000328-16
LOAN #: 0568476861
PROPERTY: 1392 ECHO FALLS AVENUE, LAS VEGAS, NV 89123

To Whom It May Concern:

With regards to the above referenced file our office is handling, enclosed please find our REINSTATEMENT and/or PAY OFF Demand, which you have requested.

Please be advised that this loan is currently in foreclosure and/or bankruptcy and the figures provided herewith are subject to change at any time due to additional fees and costs relating to the foreclosure/bankruptcy proceeding may accrue before the "good through/expiration date" of the Demand.

Please note that by providing this Demand to you with a "good through/expiration date", no deadlines are waived, postponed and/or tolled, including, but not limited to, Trustee's sale dates and statutory reinstatement/pay off dates.

You must pay the total amount due stated in the Demand (in the form of a cashier's check only) on or before the expiration date in order to REINSTATE and/or PAY OFF this loan. Please review the attached document(s) for specific payment instructions.

****** IMPORTANT ********THESE FIGURES ARE SUBJECT TO FINAL VERIFICATION UPON RECEIPT OF FUNDS**

Please feel free to contact our office if you should have any questions or concerns.

Sincerely,

TRUSTEE CORPS

[Enclosure (s)]



17100 Gillette Avenue

Irvine, CA 92614

(949) 252-8300 fax (949) 752-7091

Date: March 28, 2017 T.S. #: NV08000328-16 Loan #: 0568476861 Beneficiary: New Penn Financial, LLC DBA Shellpoint Mortgage Servicing
Prepared By: MA

PAY OFF DEMAND

Principal Balance	\$128,870.89
Accrued Interest	\$28,219.23
Fees	\$2,685.98
Release Fees	\$35.00
Funds Owed to Borrower	\$-721.87
Trustee Fees	\$762.50
Mailing Costs/Recording Costs	\$464.90
Title Costs	\$420.00
Post/Publication Costs	\$75.00

TOTAL amount due to PAY OFF loan: \$160,811.63

**** IMPORTANT ****

THESE FIGURES ARE SUBJECT TO FINAL VERIFICATION UPON RECEIPT OF FUNDS

[Please note the following:]

THIS STATEMENT EXPIRES ON: 04/21/2017 @ 3:00 p.m.

PLEASE BE ADVISED THAT YOU MUST CONTACT OUR OFFICE AT LEAST 1-BUSINESS DAY PRIOR TO SENDING IN FUNDS FOR AN UPDATE ON THE TOTAL AMOUNT DUE TO PAY OFF THIS LOAN. TRUSTEE CORPS WILL NOT ACCEPT ANY FUNDS UNLESS THE TOTAL AMOUNT DUE IS VERIFIED PRIOR TO THE EXPIRATION DATE OF THIS DEMAND. TRUSTEE CORPS WILL NOT BE RESPONSIBLE FOR ANY SHORTAGE OF FUNDS. TRUSTEE CORPS AND THE LENDER ON THIS LOAN HAVE THE RIGHT TO REJECT AND RETURN ANY FUNDS, WHICH ARE NOT ADEQUATE TO PAY OFF THE DEFAULT.

Signed by:

Approved by:

Reinstatement/Pay Off Department

- The Trustee is Trustee Corps or other trustee as may be identified in records of the county recorder.
- The holder of the note is: Conventional
- The beneficiary of record is: The Bank of New York Mellon FKA The Bank of New York as Trustee for the Certificateholders of CWALT, Inc. Alternative Loan Trust 2004-28CB, Mortgage Pass-Through Certificates, Series 2004-28CB
- The servicer of the loan is: New Penn Financial, LLC DBA Shellpoint Mortgage Servicing

REGARDING REINSTATEMENTS AND/OR PAY OFFS SENT TO TRUSTEE CORPS:

- TRUSTEE CORPS will only accept CASH or CASHIER'S CHECKS made payable in U.S. Dollars to TRUSTEE CORPS.
- NO personal checks, NO Title Company, NO Escrow Company, NO business checks or NO wire transfers will be accepted.
- TRUSTEE CORPS must verify all amounts with the beneficiary prior to your tendering funds. You must contact TRUSTEE CORPS at least 1-business day before tendering funds.
- Funds must be delivered to TRUSTEE CORPS at: 17100 Gillette Ave., Irvine, CA 92614
- Please direct any correspondence to: REINSTATEMENT / PAY OFF DEPT.; prequests@trusteecorps.com



PLEASE READ

(Important)

As you know, you are requesting the amount to reinstate or pay off a loan that is in foreclosure. Based on this situation, our company has strict requirements, which are listed below:

- Please allow adequate time when making your requests. On average this process takes between 7 to 21 business days to complete. The time period might be longer or shorter depending on the Lender and the volume of requests received.
- Only cash or cashier's checks will be accepted to cure the default.
- No personal checks, No escrow company checks, No title company checks, No business checks, No trust fund checks and No wire transfers will be accepted. If you have any questions regarding this requirement, please contact our office before tendering funds.
- We do not automatically issue updates or per diem interest amounts on processed demands without a new request. Each time a demand needs to be updated, a new request must be made to the Lender.
- You must contact our office at least 1-business day prior to tendering funds.
- We reserve the right to return any funds that are not adequate to reinstate or pay off the default on this loan. **TRUSTEE CORPS AND THE LENDER ON THIS LOAN HAVE THE RIGHT TO ADJUST THESE FIGURES AND REFUSE ANY FUNDS WHICH ARE INSUFFICIENT TO PAY THE LOAN IN FULL OR REINSTATE FOR ANY REASON, INCLUDING BUT NOT LIMITED TO ERROR IN CALCULATION, PREVIOUSLY DISHONORED CHECKS OR MONEY ORDERS, OR ADDITIONAL DISBURSEMENTS MADE BETWEEN THE DATE OF THIS PAYOFF STATEMENT AND THE RECEIPT OF FUNDS.**

* IMPORTANT: Some of the fees and costs listed above may not actually be incurred, if you payoff on the date of this letter or if events we anticipate will happen do not occur. We only require that you pay the fees and costs actually incurred as of the date of your payment. If for whatever reason your payment includes any anticipated fee or cost or other item but the actual amount due on the date of payment is less, any excess amount will be returned to you.



17100 Gillette Avenue

Irvine, CA 92614

(949) 252-8300 fax (949) 752-7091

If your payoff amount tendered is less than the total amount due on the date of your payment, the lender or servicer reserves the right to reject your payment and continue with the legal process.

The reinstatement or payoff figures listed above include items that have been paid by the lender or servicer or incurred by the Trustee Corps that are currently due or will become due by the Good Through Date. In constructing this reinstatement or payoff, we have included anticipated additional fees and costs in order to provide you with an estimated payoff after the date of this letter. These anticipated fees and costs represent an estimate as to what our actual fees and costs will be if you pay off your loan no later than the Good Through Date. Please understand that the above figures are subject to final verification upon receipt by the lender or servicer. All fees and costs incurred after the issuance of this payoff letter will continue to be assessed until the loan is paid in full.

Reinstate and/or Payoff funds must be made payable and delivered to:



17100 Gillette Ave.
Irvine, CA 92614

(949) 252-8300 fax (949) 752-7091

attn: Reinstatement/Pay Off Dept.

If you are unable to cure the amount due on the foreclosure action against your property, there might be other alternatives available to you. Please contact your Lender's loss mitigation department.

This Information is provided to you as a courtesy only and is not a guaranty of the outcome of your situation.



17100 Gillette Avenue

Irvine, CA 92614

(949) 252-8300 fax (949) 752-7091

DATE: March 28, 2017

MELANI SCHULTE
1392 ECHO FALLS AVENUE
LAS VEGAS, NV 89123

Reinstatement / Pay Off Demand

TRUSTEE SALE #: NV08000328-16
LOAN #: 0568476861
PROPERTY: 1392 ECHO FALLS AVENUE, LAS VEGAS, NV 89123

To Whom It May Concern:

With regards to the above referenced file our office is handling, enclosed please find our REINSTATEMENT and/or PAY OFF Demand, which you have requested.

Please be advised that this loan is currently in foreclosure and/or bankruptcy and the figures provided herewith are subject to change at any time due to additional fees and costs relating to the foreclosure/bankruptcy proceeding may accrue before the "good through/expiration date" of the Demand.

Please note that by providing this Demand to you with a "good through/expiration date", no deadlines are waived, postponed and/or tolled, including, but not limited to, Trustee's sale dates and statutory reinstatement/pay off dates.

You must pay the total amount due stated in the Demand (in the form of a cashier's check only) on or before the expiration date in order to REINSTATE and/or PAY OFF this loan. Please review the attached document(s) for specific payment instructions.

****** IMPORTANT ********THESE FIGURES ARE SUBJECT TO FINAL VERIFICATION UPON RECEIPT OF FUNDS**

Please feel free to contact our office if you should have any questions or concerns.

Sincerely,

TRUSTEE CORPS

[Enclosure (s)]



17100 Gillette Avenue

Irvine, CA 92614

(949) 252-8300 fax (949) 752-7091

Date: March 28, 2017 T.S. #: NV08000328-16 Loan #: 0568476861 Beneficiary: New Penn Financial, LLC DBA Shellpoint Mortgage
 Servicing
 Prepared By: MA

PAY OFF DEMAND

Principal Balance	\$128,870.89
Accrued Interest	\$28,219.23
Fees	\$2,685.98
Release Fees	\$35.00
Funds Owed to Borrower	\$-721.87
Trustee Fees	\$762.50
Mailing Costs/Recording Costs	\$464.90
Title Costs	\$420.00
Post/Publication Costs	\$75.00

TOTAL amount due to PAY OFF loan: \$160,811.63

*** IMPORTANT ***

THESE FIGURES ARE SUBJECT TO FINAL VERIFICATION UPON RECEIPT OF FUNDS

[Please note the following:]

THIS STATEMENT EXPIRES ON: 04/21/2017 @ 3:00 p.m.

PLEASE BE ADVISED THAT YOU MUST CONTACT OUR OFFICE AT LEAST 1-BUSINESS DAY PRIOR TO SENDING IN FUNDS FOR AN UPDATE ON THE TOTAL AMOUNT DUE TO PAY OFF THIS LOAN. TRUSTEE CORPS WILL NOT ACCEPT ANY FUNDS UNLESS THE TOTAL AMOUNT DUE IS VERIFIED PRIOR TO THE EXPIRATION DATE OF THIS DEMAND. TRUSTEE CORPS WILL NOT BE RESPONSIBLE FOR ANY SHORTAGE OF FUNDS. TRUSTEE CORPS AND THE LENDER ON THIS LOAN HAVE THE RIGHT TO REJECT AND RETURN ANY FUNDS, WHICH ARE NOT ADEQUATE TO PAY OFF THE DEFAULT.

Signed by:

Approved by:

Reinstatement/Pay Off Department

- The Trustee is Trustee Corps or other trustee as may be identified in records of the county recorder.
- The holder of the note is: Conventional
- The beneficiary of record is: The Bank of New York Mellon FKA The Bank of New York as Trustee for the Certificateholders of CWALT, Inc. Alternative Loan Trust 2004-28CB, Mortgage Pass-Through Certificates, Series 2004-28CB
- The servicer of the loan is: New Penn Financial, LLC DBA Shellpoint Mortgage Servicing

REGARDING REINSTATEMENTS AND/OR PAY OFFS SENT TO TRUSTEE CORPS:

- TRUSTEE CORPS will only accept CASH or CASHIER'S CHECKS made payable in U.S. Dollars to TRUSTEE CORPS.
- NO personal checks, NO Title Company, NO Escrow Company, NO business checks or NO wire transfers will be accepted.
- TRUSTEE CORPS must verify all amounts with the beneficiary prior to your tendering funds. You must contact TRUSTEE CORPS at least 1-business day before tendering funds.
- Funds must be delivered to TRUSTEE CORPS at: 17100 Gillette Ave., Irvine, CA 92614
- Please direct any correspondence to: REINSTATEMENT / PAY OFF DEPT.; rprequests@trusteecorps.com



PLEASE READ

(Important)

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- Please allow adequate time when making your requests. On average this process takes between 7 to 21 business days to complete. The time period might be longer or shorter depending on the Lender and the volume of requests received.
- Only cash or cashier's checks will be accepted to cure the default.
- No personal checks, No escrow company checks, No title company checks, No business checks, No trust fund checks and No wire transfers will be accepted. If you have any questions regarding this requirement, please contact our office before tendering funds.
- We do not automatically issue updates or per diem interest amounts on processed demands without a new request. Each time a demand needs to be updated, a new request must be made to the Lender.
- You must contact our office at least 1-business day prior to tendering funds.
- We reserve the right to return any funds that are not adequate to reinstate or pay off the default on this loan. **TRUSTEE CORPS AND THE LENDER ON THIS LOAN HAVE THE RIGHT TO ADJUST THESE FIGURES AND REFUSE ANY FUNDS WHICH ARE INSUFFICIENT TO PAY THE LOAN IN FULL OR REINSTATE FOR ANY REASON, INCLUDING BUT NOT LIMITED TO ERROR IN CALCULATION, PREVIOUSLY DISHONORED CHECKS OR MONEY ORDERS, OR ADDITIONAL DISBURSEMENTS MADE BETWEEN THE DATE OF THIS PAYOFF STATEMENT AND THE RECEIPT OF FUNDS.**

* **IMPORTANT:** Some of the fees and costs listed above may not actually be incurred, if you payoff on the date of this letter or if events we anticipate will happen do not occur. We only require that you pay the fees and costs actually incurred as of the date of your payment. If for whatever reason your payment includes any anticipated fee or cost or other item but the actual amount due on the date of payment is less, any excess amount will be returned to you.



17100 Gillette Avenue

Irvine, CA 92614

(949) 252-8300 fax (949) 752-7091

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The reinstatement or payoff figures listed above include items that have been paid by the lender or servicer or incurred by the Trustee Corps that are currently due or will become due by the Good Through Date. In constructing this reinstatement or payoff, we have included anticipated additional fees and costs in order to provide you with an estimated payoff after the date of this letter. These anticipated fees and costs represent an estimate as to what our actual fees and costs will be if you pay off your loan no later than the Good Through Date. Please understand that the above figures are subject to final verification upon receipt by the lender or servicer. All fees and costs incurred after the issuance of this payoff letter will continue to be assessed until the loan is paid in full.

Reinstate and/or Payoff funds must be made payable and delivered to:



17100 Gillette Ave.
Irvine, CA 92614

(949) 252-8300 fax (949) 752-7091

attn: Reinstatement/Pay Off Dept.

If you are unable to cure the amount due on the foreclosure action against your property, there might be other alternatives available to you. Please contact your Lender's loss mitigation department.

This information is provided to you as a courtesy only and is not a guaranty of the outcome of your situation.

FAX RX Result Report

Case 00-29123-mkn Doc 1334-6 Entered 04/23/21 12:43:35 Page 48 of 97



MFP

TASKalfa 520i

Firmware Version 2KS_2F00.009.006 2012.02.15

03/28/2017 14:27
[2KS_1000.006.001] [2KS_1100.001.002] [2KS_7000.009.004]

Job No.: 002872

Total Time: 0°01'30"

Page: 008

Complete

Document: **doc00287220170328142613**

No.	Date and Time	Destination	Times	Type	Result	Resolution/ECM
001	03/28/17 14:26	9497527091	0°01'30"	FAX	OK	200x100 Normal/On

[UNRECOGNIZED]

P.O. BOX 1018
TROY, MI 48099-1410
RETURN SERVICE REQUESTED

Case 09-29123-mkn Doc 1334-6

Entered 04/23/21 12:48:35 Page 49 of 97



Mon - Thurs: 8:00AM-10:00PM
Fri: 8:00AM-10:00PM
Sat: 8:00AM-3:00PM



Phone Number: 866-316-4706

Fax: 866-467-1137

www.shellpointmtg.com



S-SFRECS20 L-150 R-117
P6SLO600200146 - 513584315 I00292
MELANI SCHULTE
9811 W. CHARLESTON BLVD
STE 2-351
LAS VEGAS NV 89117-7528



03/29/2017

RE: Loan Number: 0568476861
Borrower: Melani Schulte

Dear Melani Schulte:

This letter is in response to your recent inquiry regarding the above-referenced account serviced by Shellpoint Mortgage Servicing on behalf of THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWALT, INC., ALTERNATIVE LOAN TRUST 2004-28CB, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2004-28CB, the owner of your loan. Their contact information is:

Address: 101 Barclay St., 8W New York NY 10286

We are working to gather the requested information and will forward it to you as soon as possible.

If you have any additional questions or concerns, please contact our Customer Service department at 866-316-4706.

Si usted no entiende el contenido de esta carta, por favor contacte a uno de nuestros representantes que hablan español al número 866-316-4706.

Customer Service
Shellpoint Mortgage Servicing

SEE REVERSE SIDE OR ATTACHED FOR AN IMPORTANT STATEMENT OF YOUR RIGHTS.

Please read the following important notices as they may affect your rights.

This is an attempt to collect a debt and any information obtained will be used for that purpose. This communication is from a debt collector.

If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt: please be advised that this notice is to advise you of the status of your mortgage loan. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code. However, it may be a notice of possible enforcement of the lien against the collateral property, which has not been discharged in your bankruptcy.

Attention Servicemembers and Dependents: The federal Servicemembers Civil Relief Act and certain state laws provide important protections for you, including interest rate protections and prohibiting foreclosure under most circumstances during and twelve months after the servicemember's military or other service. Counseling for covered servicemembers is available from Military OneSource (800-342-9647) and the United States Armed Forces Legal Assistance or other similar agencies. For more information, please visit the Military OneSource website www.militaryonesource.mil/.

The following is a Spanish translation of the information previously provided:

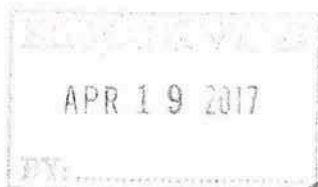
Lea por favor las siguientes avisos importantes que puedan afectar sus derechos.

Esto es un intento de cobrar una deuda y cualquier información obtenida se utilizará para ello. Esta comunicación es de un cobrador de deudas.

Si usted es un cliente en situación de bancarrota o un cliente que ha recibido una descarga de bancarrota de la deuda: tenga en cuenta que este aviso es para informarle de la situación de su préstamo hipotecario. Este aviso no constituye una exigencia de pago ni un aviso de responsabilidad civil contra ninguno de los destinatarios de la presente notificación, que pudiese haber recibido un descargo de este tipo de deuda de conformidad con la legislación vigente sobre bancarrota o que pudiera ser objeto de suspensión automática en virtud de Sección 362 del Código de Bancarrota de los Estados Unidos. No obstante, puede ser una notificación de una posible aplicación de gravamen sobre la propiedad como garantía, que aún no ha sido descargada en su proceso de bancarrota.

Atención Miembros del Servicio Militar y Dependientes: Ley de Amparo Civil para miembros del servicio militar y ciertas leyes estatales proporcionan protecciones importantes para usted, incluyendo protecciones de tasas de interés y prohibiendo la ejecución hipotecaria bajo la mayoría de las circunstancias durante y doce meses después del miembro del servicio militar u otro servicio. Asesoramiento para militares con cobertura está disponible de Military OneSource (800-342-9647) y la Asistencia Legal de las Fuerzas Armadas de Estados Unidos o de otras agencias similares. Para más información por favor visite el sitio web de Military OneSource www.militaryonesource.mil/.

ECHO F



Shellpoint
Mortgage Servicing

55 Beattie Place, Suite 110
Greenville, SC 29601

Toll Free Phone 1-800-365-7107
Toll Free Fax 1-866-467-1137

Hours of Operation
Monday-Friday 8:00AM 10:00PM
Saturday 8:00AM-3:00PM

Validation of Debt

April 13, 2017

Melani Schulte
9811 W. Charleston Blvd
Ste 2-351
Las Vegas, NV 89117

RE: Property Address: 1392 Echo Falls Ave; Las Vegas, NV 89123
Reference Number: 0568476861

Dear Melani Schulte:

This letter is in response to your inquiry regarding the above-referenced loan. Shellpoint Mortgage Servicing ("Shellpoint") is the servicer for The Bank Of New York Mellon Fka The Bank Of New York, As Trustee For The Certificateholders Of Cwalt, Inc., Alternative Loan Trust 2004-28cb, Mortgage Pass-Through Certificates, Series 2004-28cb, ("Bony As Trustee For Cwalt 2004-28cb"). Shellpoint began servicing this loan on or about August 17, 2015.

Upon review of your correspondence, Shellpoint has determined that some of your inquiries are overly broad or do not fall within the scope of a Qualified Written Request because they are related to the origination of the loan or the trust. Shellpoint will gladly respond to inquiries relating to the servicing of the loan. As the servicer, Shellpoint is not required to respond to inquiries related to origination, underwriting, subsequent sale or securitization, or determination to sell, assign, or transfer the servicing of the mortgage loan. Shellpoint is also not required to provide the original wet ink documents, nor the name and location of the document custodian. The information in the Assignment of Mortgage and Pooling and Servicing Agreement are matters of public record and you may be able to find it at www.sec.gov or through your county recorder's office. We are not required to provide documents relied upon that constitute confidential, proprietary, or privileged information.

As of the date of this communication, your principal balance is \$128,870.89. Please note, this amount does not include any interest, fees, debits, credits that may have accrued to date. Because interest, payments, credits, fees, and/or other permissible charges can continue to cause the loan balance to vary from day to day, you should contact us at 800-365-7107 to determine the exact balance. Per your request, please review the following loan information:

1. The current owner of this loan is Bony as trustee for Cwalt 2004-28CB and their address is:
Mailing Address: 101 Barclay St., 8W New York, NY 10286
2. This loan was originated with CountryWide Home Loans, Inc and was originated on October 14, 2004.
3. The term of the loan is 360 months.
4. The original amount of the principal obligation under the mortgage was: \$167,000.00.
5. The escrow balance on the loan is currently: \$528.31.

6. The current interest rate is: 5.000%.
7. Payments are to be made on the 1st of each month, beginning December 1, 2004, plus any remaining amount due on the maturity date of March 1, 2041.
8. As of the date of this letter, the loan is due for the payment due November 1, 2012.

You have the right to request documentation supporting our determination that no error has occurred in the servicing of the loan.

Enclosed are copies of the loan agreement you signed at origination, the security instrument for the property, escrow analysis dated September 14, 2016, the last three billing statements, and the Loan Transaction history.

If you have any further questions or concerns, please contact our Customer Service department at 1-800-365-7107.

Sincerely,

Customer Service
Shellpoint Mortgage Servicing

This communication is sent to you by Shellpoint Mortgage Servicing, a professional debt collector.

Please read the following important notices as they may affect your rights.

This is an attempt to collect a debt and any information obtained will be used for that purpose. This communication is from a debt collector.

If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt: please be advised that this notice is to advise you of the status of your mortgage loan. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code. However, it may be a notice of possible enforcement of the lien against the collateral property, which has not been discharged in your bankruptcy.

Attention Servicemembers and Dependents: The federal Servicemembers Civil Relief Act and certain state laws provide important protections for you, including interest rate protections and prohibiting foreclosure under most circumstances during and twelve months after the servicemember's military or other service. Counseling for covered servicemembers is available from Military OneSource and the United States Armed Forces Legal Assistance or other similar agencies.

The following is a Spanish translation of the information previously provided:

Lea por favor las siguientes avisos importantes que puedan afectar sus derechos.

El objeto de la presente notificación es gestionar el cobro de la deuda, y toda información obtenida será utilizada a tal fin. La presente comunicación proviene de un agente de cobro de deudas.

Si usted es un cliente en situación de bancarrota o un cliente que ha recibido una eliminación de esta deuda por

MS Melani Schulte

ECHOF

Date: 20 April 2017

In Re: 1392 ECHOFALLS AVE, LAS VEGAS NV 89123-6377
APN: 177-26-211-146
Associated Account Numbers: SHELLPT#0568476861 / OCWEN
#7090324836
Associated Borrowers: Melani Schulte

Request for Information Pursuant to 12 CFR § 1024.36

Pursuant to 12 CFR § 1024.36, please consider this letter to be a Request for Information regarding the loan account of the borrower identified above. Specifically, I request the following information:

1. Itemized Payoff Statement and Reinstatement Statement;
2. Complete contractual "life of loan history" from the system of record with all transaction codes and code definitions;
3. Current and most recent property valuation based on your system of record;
4. Most recent escrow analysis;
5. Most recent Periodic Billing Statement;
6. Current loss mitigation package;
7. List of home retention programs that are available per the investor if this Mortgage Loan; and
8. Copy of note, mortgage and any allonge(s) if applicable.

Pursuant to 12 CFR § 1024.36, you must acknowledge in writing your receipt of this request for information within five business days of such receipt. Please send the information to my address listed below. Thank you for your attention to this matter.



Melani Schulte

9811 W Charleston Blvd, Ste 2-351, Las Vegas, NV 89117

7016 2070 0000 0165 4748

U.S. Postal Service™ CERTIFIED MAIL® RECEIPT Domestic Mail Only	
For delivery information, visit our website at www.usps.com ®.	
WEST PALM BEACH, FL 33416	
Certified Mail Fee	\$3.35
Extra Services & Fees (check box, add fee as appropriate)	\$2.75
<input type="checkbox"/> Return Receipt (hardcopy)	\$0.00
<input type="checkbox"/> Return Receipt (electronic)	\$0.00
<input type="checkbox"/> Certified Mail Restricted Delivery	\$0.00
<input type="checkbox"/> Adult Signature Required	\$0.00
<input type="checkbox"/> Adult Signature Restricted Delivery	\$0.00
Postage	\$0.49
Total Postage and Fees	\$6.59
Sent To OWEN FINANCIAL SERVICES Street and Apt. No., or PO Box No. PO Box 24736 City, State, ZIP+4® West Palm Beach, FL 33416-4736 PS Form 3800, April 2015 PSN 7530-02-000-9047 See Reverse for Instructions	

7016 2070 0000 0165 4748

U.S. Postal Service CERTIFIED MAIL RECEIPT Domestic Mail Only	
For delivery information, visit our website at www.usps.com ®.	
WEST PALM BEACH, FL 33416	
Certified Mail Fee	\$3.35
Extra Services & Fees (check box, add fee as appropriate)	\$2.75
<input type="checkbox"/> Return Receipt (hardcopy)	\$0.00
<input type="checkbox"/> Return Receipt (electronic)	\$0.00
<input type="checkbox"/> Certified Mail Restricted Delivery	\$0.00
<input type="checkbox"/> Adult Signature Required	\$0.00
<input type="checkbox"/> Adult Signature Restricted Delivery	\$0.00
Postage	\$0.49
Total Postage and Fees	\$6.59
Sent To OWEN FINANCIAL SERVICES Street and Apt. No., or PO Box No. PO Box 24736 City, State, ZIP+4® West Palm Beach, FL 33416-4736 PS Form 3800, April 2015 PSN 7530-02-000-9047 See Reverse for Instructions	

USPS TRACKING #



9590 9402 2731 6351 1062

United States
Postal Service

• Sender: Please

MEI
9811
STE
LAS

Ectbdf 1

USPS TRACKING #



9590 9402 2731 6351 1062 81

United States
Postal Service

• Sender: Please print your name, address, and ZIP+4® in this box•

MELANI SCHULTE
9811 W. CHARLESTON BLVD
STE. 2-351
LAS VEGAS, NV 89117

Ectbdf RFI

First-Class Mail
Postage & Fees Paid
USPS
Permit No. G-10

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Owen Financial Servicing
Research
PO Box 24736
West Palm Beach, FL
33416-4736

9590 9402 2731 6351 1062 81

7016 2070 0000 0165 4748

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

B. Received by (Printed Name)

APR 24

C. Date of Delivery

- D. Is delivery address different from item 1? ☐ Yes
If YES, enter delivery address below: ☐ No

3. Service Type

- ☐ Adult Signature
☐ Adult Signature Restricted Delivery
☐ Certified Mail®
☐ Certified Mail Restricted Delivery
☐ Collect on Delivery
☐ Collect on Delivery Restricted Delivery
☐ Registered Mail™
☐ Registered Mail Restricted Delivery
☐ Return Receipt for Merchandise
☐ Signature Confirmation™
☐ Signature Confirmation Restricted Delivery

☐ Priority Mail Express®☐ Registered Mail™☐ Registered Mail Restricted Delivery☐ Return Receipt for Merchandise☐ Signature Confirmation™☐ Signature Confirmation Restricted Delivery

bancarrota: tenga en cuenta que esta notificación tiene como fin informarle sobre el estado de su préstamo hipotecario. Este aviso no constituye una exigencia de pago ni un aviso de responsabilidad civil contra ninguno de los destinatarios de la presente notificación, que pudiese haber recibido un descargo de este tipo de deuda de conformidad con la legislación vigente sobre bancarrota o que pudiera ser objeto de suspensión automática en virtud del Artículo 362 del Código de Bancarrota de los Estados Unidos. No obstante, puede ser una notificación de una posible aplicación de gravamen sobre la propiedad como garantía, que aún no ha sido descargada en su proceso de bancarrota.

Atención uniformados y dependientes: la Ley federal de Ayuda Civil para Uniformados y algunas leyes estatales brindan importantes protecciones para usted, que incluyen protecciones para las tasas de interés y la prohibición de las ejecuciones hipotecarias en la mayoría de las circunstancias durante y doce meses después del servicio militar u otro tipo de servicio. Hay consejería para los uniformados disponible de Military OneSource y de United States Armed Forces Legal Assistance (Asistencia jurídica para las Fuerzas Armadas de los Estados Unidos) u otros organismos similares.

Inst #: 20170601-0002121

Fees: \$18.00

N/C Fee: \$0.00

06/01/2017 12:44:30 PM

Receipt #: 3100218

Requestor:

ORDM - TSG

Recorded By: CDE Pgs: 2

DEBBIE CONWAY

CLARK COUNTY RECORDER

APN 177-26-211-146

RECORDING REQUESTED BY:

OLD REPUBLIC TITLE

WHEN RECORDED MAIL TO:

TRUSTEE CORPS

3571 Red Rock St., Ste B

Las Vegas, NV 89103

TS No: NV08000328-16-1

TO No: 02-16046291

NOTICE OF TRUSTEE'S SALE IMPORTANT NOTICE TO PROPERTY OWNER

YOU ARE IN DEFAULT UNDER A DEED OF TRUST AND SECURITY AGREEMENT DATED October 14, 2004. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDINGS AGAINST YOU, YOU SHOULD CONTACT A LAWYER.

On **June 29, 2017**, at **10:00 AM**, MTC Financial Inc. dba Trustee Corps, as duly appointed Trustee WILL SELL AT PUBLIC AUCTION TO THE HIGHEST BIDDER FOR CASH **at the front entrance to Nevada Legal News, 930 S. 4th Street, Las Vegas, NV 89101**, all right, title and interest conveyed to and now held by it under and pursuant to Deed of Trust recorded on October 18, 2004, as Instrument No. 20041018-0004433, of the official records in the Office of the Recorder of Clark County, Nevada, executed by MELANI SCHULTE, A MARRIED WOMAN AS HER SOLE AND SEPARATE PROPERTY as Trustor, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as nominee for COUNTRYWIDE HOME LOANS, INC. as Beneficiary, all that certain property situated in said County and State, and more commonly described as: **AS MORE FULLY DESCRIBED IN SAID DEED OF TRUST**

The property heretofore described is being sold "as is". The street address and other common designation, if any, of the real property described above is purported to be: 1392 ECHO FALLS AVENUE, LAS VEGAS, NV 89123

The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty expressed or implied, regarding title, possession or encumbrances, to pay the remaining unpaid balance of **\$128,870.89**, the obligations secured by the property to be sold and reasonably estimated costs, expenses and advances as of the first publication date of this Notice of Trustee's Sale. Accrued interest and additional advances, if any, will increase the figure prior to sale. The property offered for sale excludes all funds held on account by the property receiver, if applicable.

Beneficiary's bid at sale may include all or part of said amount. In addition to cash, the Trustee will accept, all payable at time of sale in lawful money of the United States a Cashier's check drawn by a state or national bank, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in the applicable sections of the Nevada Administrative Code and authorized to do business in the State of Nevada, or other such funds acceptable to the Trustee.



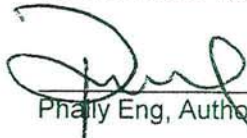
The Beneficiary under the Deed of Trust heretofore executed and delivered to the undersigned, a written Declaration of Default and Demand for Sale. The undersigned caused said Notice of Breach and Default and of Election to Cause Sale of Real Property Under Deed of Trust to be recorded in the County where the real property is located and more than three months have elapsed since such recording.

If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee and the successful bidder shall have no further recourse.

**SALE INFORMATION CAN BE OBTAINED ON LINE AT www.insourcelogic.com
FOR AUTOMATED SALES INFORMATION PLEASE CALL:
In Source Logic AT 702-659-7766**

Dated: May 26, 2017

Trustee Corps, as Duly Appointed Successor Trustee
TS No. NV08000328-16-1
3571 Red Rock St., Ste B
Las Vegas, NV 89103
Phone No: 949-252-8300
TDD: 800-326-6868



Phally Eng, Authorized Signatory

State of NEVADA
County of CLARK

This instrument was acknowledged before me on _____
2017, by PHALLY ENG.

May 26



Notary Public Signature

Christina Rourke

Printed Name



My Commission Expires: _____

5/7/21

Trustee Corps may be acting as a debt collector attempting to collect a debt.
Any information obtained may be used for that purpose.

To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, a secured party retains rights under its security instrument, including the right to foreclose its lien.

PO Box 23159
San Diego, CA 92193-3159

IMPORTANT INFORMATION
ENCLOSED



(11) 969 0024 8601 4466 1



Mailed On: 6/6/2017
Reference Number: NV08000328-16
Mailing Number: 0024869-01 ClientID: Trustee_000418 FC

WILLIAM R. SCHULTE
9811 W. Charleston Blvd. #2-351
Las Vegas, NV 89117



Send Result Report

Case 09-29323-mkn Doc 13346 Entered 04/23/21 12:43:35 Page 60 of 97

KHOCERA

MFP

TASKalfa 520i

Firmware Version 2KS_2F00.009.006 2012.02.15

06/02/2017 10:46
[2KS_1000.006.001] [2KS_1100.001.002] [2KS_7000.009.004]

Job No.: 004871

Total Time: 0°00'15"

Page: 002

Complete

Document: doc00487120170602104527

MELANI SCHULTE

9811 W. CHARLESTON BLVD, STE 2-351

LAS VEGAS, NV 89117

702-275-9904 | 702-254-5810

fax

TO: TRUSTEE CORP

FROM: MELANI SCHULTE

FAX: 949-752-7091

PAGES: 2

PHONE: 949-252-8300

DATE: 6/1/17

RE: 1392 ECHO FALLS AVE, LAS VEGAS, NV 89123

No.	Date and Time	Destination	Times	Type	Result	Resolution/ECM
001	06/02/17 10:46	19497527091	0°00'15"	FAX	OK	200x100 Normal/On

MELANI SCHULTE

9811 W. CHARLESTON BLVD, STE 2-351

LAS VEGAS, NV 89117

702-275-9904 | 702-254-5810

fax

TO: TRUSTEE CORP

FROM: MELANI SCHULTE


FAX: 949-752-7091

PAGES: 2

PHONE: 949-252-8300

DATE: 6/1/17

RE: 1392 ECHO FALLS AVE., LAS VEGAS, NV 89123

 -NO:NV08000328-16-1 LN NO 0568476861

CC: LAW OFFICE OF AMBERLEA DAVIS; LAW OFFICE OF
MAX GARDNER; RR COMPLIANCE CONSULTING

☒ Urgent

☐ For Review

☐ Please Comment

☐ Please Reply

☐ Please Recycle

Melani Schulte
9811 W. Charleston Blvd, Ste 2-351
Las Vegas, NV 89117

June 1, 2017

Trustee Corps
3571 Red Rock St, Ste B
Las Vegas, NV 89103

Trustee Corps
17100 Gillette Ave.
Irvine, CA 92614

Shellpoint Mortgage Servicing
PO Box 10826
Greenville, SC 29603-0826

Re: 1392 Echo Falls Ave
Las Vegas, NV 89123
TS No: NV08000328-16-1
Loan No: 0568476861

Attention all parties:

Please provide a reinstatement quote ASAP for the aforementioned mortgage on the stated property.

Sincerely,

A handwritten signature in black ink, appearing to read 'Melani Schulte', written in a cursive style.

Melani Schulte

CC: Law Office of Amberlea Davis
Law Office of Max Gardner,
RR Compliance Consulting

DOWNTOWN LAS VEGAS
201 LAS VEGAS BLVD S STE 100
LAS VEGAS
NV

89101-9997

3148860008

(800)275-8777

11:05 AM

06/17

Product Description	Sale Qty	Final Price
First-Class Mail Letter	1	\$0.49

(Domestic)
(IRVINE, CA 92614)
(Weight: 0 Lb 0.50 Oz)
(Expected Delivery Day)
(Monday 06/05/2017)

Certified 1 \$3.35
(@USPS Certified Mail #)
(70170660000030396864)

Return Receipt 1 \$2.75
(@USPS Return Receipt #)
(9590940227316351105864)

First-Class Mail Letter 1 \$0.49
(Domestic)
(GREENVILLE, SC 29603)
(Weight: 0 Lb 0.50 Oz)
(Expected Delivery Day)
(Monday 06/05/2017)

Certified 1 \$3.35
(@USPS Certified Mail #)
(70170660000030396871)

Return Receipt 1 \$2.75
(@USPS Return Receipt #)
(9590940227316351105857)

First-Class Mail Letter 1 \$0.49
(Domestic)
(LAS VEGAS, NV 89103)
(Weight: 0 Lb 0.40 Oz)
(Expected Delivery Day)
(Monday 06/05/2017)

Certified 1 \$3.35
(@USPS Certified Mail #)
(70170660000030396888)

Return Receipt 1 \$2.75
(@USPS Return Receipt #)
(9590940227316351105871)

Total \$19.77

Debit Card Remit'd \$19.77
(Card Name: Debit Card)
(Account #: XXXXXXXXXXXX0347)
(Approval #:
(Transaction #: 154)
(Receipt #: 008606)
(Debit Card Purchase: \$19.77)

SPS TRACKING #



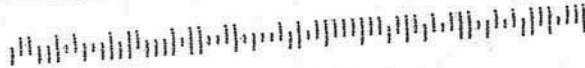
2731 6351 1058 64

First-Class Mail
Postage & Fees Paid
USPS
Permit No. G-10

• Sender: Please print your name, address, and ZIP+4® in this box•

MELANI SCHULTE
9811 W. CHARLESTON BLVD
STE. 2-351
LAS VEGAS, NV 89117

CAME



008 11

ark

17

B

Instructions

s on the reverse
rd to you.
to the back of the mailpiece,
space permits.

to:

Corp
d Rock St.
25, NV 89103



9590 9402 2731 6351 1058 71

Article Number (Transfer from service label)

7017 0660 0000 3039 6888

PS Form 3811, July 2015 PSN 7530-02-000-9053

SECTION

COMPLETE THIS SECTION ON DELIVERY

A. Signature *[Signature]* ☒ Agent ☐ Addressee
B. Received by (Printed Name) *C. Kente* C. Date of Delivery *6/5/17*
D. Is delivery address different from item 1? ☐ Yes ☐ No
If YES, enter delivery address below:

3. Service Type
☐ Adult Signature
☐ Adult Signature Restricted Delivery
☐ Certified Mail®
☐ Certified Mail Restricted Delivery
☐ Collect on Delivery
☐ Collect on Delivery Restricted Delivery
☐ Priority Mail Express®
☐ Registered Mail™
☐ Registered Mail Restricted Delivery
☐ Return Receipt for Merchandise
☐ Signature Confirmation™
☐ Signature Confirmation Restricted Delivery

Domestic Return Receipt

7017 0650 0000 0990 2102

7017 0650 0000 0990 2102

CERTIFIED MAIL®
PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT
OF THE RETURN ADDRESS. FOLD AT DOTTED LINE

**U.S. Postal Service™
CERTIFIED MAIL® RECEIPT**
Domestic Mail Only

For delivery information, visit our website at www.usps.com®.

OFFICIAL USE

Certified Mail Fee \$

Extra Services & Fees (check box, add fee as appropriate)

☐ Return Receipt (hardcopy) \$

☐ Return Receipt (electronic) \$

☐ Certified Mail Restricted Delivery \$

☐ Adult Signature Required \$

☐ Adult Signature Restricted Delivery \$

Postage \$

Total Postage and Fees \$

Sent To Trustee Corps

Street and Apt. No. 3511 Red Rock St Suite B

City, State, ZIP+4® Las Vegas NV 89103

PS Form 3800, April 2015 PSN 7530-02-000-9047 See Reverse for Instructions

7017 0650 0000 0990 2102

7017 0650 0000 0990 2102

**U.S. Postal Service™
CERTIFIED MAIL® RECEIPT**
Domestic Mail Only

For delivery information, visit our website at www.usps.com®.

OFFICIAL USE

Certified Mail Fee \$3.35

Extra Services & Fees (check box, add fee as appropriate)

☐ Return Receipt (hardcopy) \$2.75

☐ Return Receipt (electronic) \$0.00

☐ Certified Mail Restricted Delivery \$0.00

☐ Adult Signature Required \$0.00

☐ Adult Signature Restricted Delivery \$0.00

Postage \$0.49

Total Postage and Fees \$6.59

Sent To Trustee Corps

Street and Apt. No. 3511 Red Rock St Suite B

City, State, ZIP+4® Las Vegas NV 89103

PS Form 3800, April 2015 PSN 7530-02-000-9047 See Reverse for Instructions

Postmark Here JUN 2 2017

06/02/2017

11

0008

SECTION

COMPLETE THIS SECTION ON DELIVERY

A. Signature [Signature] Agent ☒ Addressee ☐

B. Received by (Printed Name) C. Runk C. Date of Delivery 6/5/17

is on the reverse
rd to you.

Attach this card to the back of the mailpiece,
as on the front if engine permits

U.S. Postal Service[™]
CERTIFIED MAIL[®] RECEIPT
 Domestic Mail Only

For delivery information, visit our website at www.usps.com[®]

OFFICIAL USE

Certified Mail Fee \$
 Extra Services & Fees (check box, add fee as appropriate)
☐ Return Receipt (hardcopy) \$
☐ Return Receipt (electronic) \$
☐ Certified Mail Restricted Delivery \$
☐ Adult Signature Required \$
☐ Adult Signature Restricted Delivery \$
 Postage \$
 Total Postage and Fees \$

Sent To Trustee Corps
1100 Gillette Ave
Irvine, CA 92614
 Street and Apt. No., or Post Office City, State, ZIP+4[®]

PS Form 3800, April 2015 PSN 7530-02-000-9047 See Reverse for Instructions

Postmark Here

4989 6E0E 0000 0990 2702
 4989 6E0E 0000 0990 2702



PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT OF THE RETURN ADDRESS. FOLD AT DOTTED LINE

4989 6E0E 0000 0990 2702

U.S. Postal Service[™]
CERTIFIED MAIL[®] RECEIPT
 Domestic Mail Only

For delivery information, visit our website at www.usps.com[®]

OFFICIAL USE

Certified Mail Fee \$3.35
 Extra Services & Fees (check box, add fee as appropriate)
☐ Return Receipt (hardcopy) \$2.75
☐ Return Receipt (electronic) \$0.00
☐ Certified Mail Restricted Delivery \$0.00
☐ Adult Signature Required \$0.00
☐ Adult Signature Restricted Delivery \$0.00
 Postage \$0.49
 Total Postage and Fees \$6.59

Sent To Trustee Corps
1100 Gillette Ave
Irvine, CA 92614
 Street and Apt. No., or Post Office City, State, ZIP+4[®]

PS Form 3800, April 2015 PSN 7530-02-000-9047 See Reverse for Instructions

Postmark Here
 JUN 2 2017
 06/02/2017
 0008 11

4989 6E0E 0000 0990 2702

7017 0660 0000 3039 6871

PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT OF THE RETURN ADDRESS. FOLD AT DOTTED LINE.

CERTIFIED MAIL®

7017 0660 0000 3039 6871

7017 0660 0000 3039 6871

U.S. Postal Service™
CERTIFIED MAIL® RECEIPT
Domestic Mail Only

For delivery information, visit our website at www.usps.com®.

OFFICIAL USE

Certified Mail Fee \$

Extra Services & Fees (check box, add fee as appropriate)

☐ Return Receipt (hardcopy) \$

☐ Return Receipt (electronic) \$

☐ Certified Mail Restricted Delivery \$

☐ Adult Signature Required \$

☐ Adult Signature Restricted Delivery \$

Postage \$

Total Postage \$

Sent To: Shellpoint Mortgage Servicing

Street or P.O. Box: P.O. Box 10826

City, State: Greenville, SC 29603-0826

Postmark Here

PS Form 3800, April 2015 PSN 7530-02-000-9047 See Reverse for Instructions

7017 0660 0000 3039 6871

U.S. Postal Service™
CERTIFIED MAIL® RECEIPT
Domestic Mail Only

For delivery information, visit our website at www.usps.com®.

GREENVILLE, SC 29603

OFFICIAL USE

Certified Mail Fee \$3.35

Extra Services & Fees (check box, add fee as appropriate)

☐ Return Receipt (hardcopy) \$2.75

☐ Return Receipt (electronic) \$0.00

☐ Certified Mail Restricted Delivery \$0.00

☐ Adult Signature Required \$0.00

☐ Adult Signature Restricted Delivery \$0.00

Postage \$0.49

Total Postage \$6.59

Sent To: Shellpoint Mortgage Servicing

Street or P.O. Box: P.O. Box 10826

City, State: Greenville, SC 29603-0826

Postmark Here JUN 2 2017

PS Form 3800, April 2015 PSN 7530-02-000-9047 See Reverse for Instructions

Shellpoint Mortgage Servicing
P.O. Box 10826
Greenville, SC 29603-0826



9590 9402 2731 6351 1058 57

2. Article Number (Transfer from service label)

7017 0660 0000 3039 6871

PS Form 3811, July 2015 PSN 7530-02-000-9053

THIS SECTION

and 3.
address on the reverse
the card to you.
back of the mailpiece,
a permits.

COMPLETE THIS SECTION ON DELIVERY

A. Signature ☐ Agent
D. Reynolds ☐ Addressee

B. Received by (Printed Name) C. Date of Delivery JUN - 5 2017

D. Is delivery address different from item 1? ☐ Yes
If YES, enter delivery address below: ☐ No

3. Service Type

☐ Adult Signature

☐ Adult Signature Restricted Delivery

☐ Certified Mail®

☐ Certified Mail Restricted Delivery

☐ Collect on Delivery

☐ Collect on Delivery Restricted Delivery

☐ Insured Mail

☐ Insured Mail Restricted Delivery (over \$500)

☐ Priority Mail Express

☐ Registered Mail™

☐ Registered Mail Return Receipt

☐ Return Receipt for Merchandise

☐ Signature Confirmation

☐ Signature Confirmation Restricted Delivery

Domestic Return Receipt

ECHO F



Experience. Trust. Integrity.

17100 Gillette Avenue

Irvine, CA 92614

(949) 252-8300 fax (949) 752-7091

DATE: June 27, 2017

MELANI SCHULTE
1392 ECHO FALLS AVENUE
LAS VEGAS, NV 89123



Reinstatement / Pay Off Demand

TRUSTEE SALE #: NV08000328-16
LOAN #: 0568476861
PROPERTY: 1392 ECHO FALLS AVENUE, LAS VEGAS, NV 89123

To Whom It May Concern:

With regards to the above referenced file our office is handling, enclosed please find our REINSTATEMENT and/or PAY OFF Demand, which you have requested.

Please be advised that this loan is currently in foreclosure and/or bankruptcy and the figures provided herewith are subject to change at any time due to additional fees and costs relating to the foreclosure/bankruptcy proceeding may accrue before the "good through/expiration date" of the Demand.

Please note that by providing this Demand to you with a "good through/expiration date", no deadlines are waived, postponed and/or tolled, including, but not limited to, Trustee's sale dates and statutory reinstatement/pay off dates.

You must pay the total amount due stated in the Demand (in the form of a cashier's check only) on or before the expiration date in order to REINSTATE and/or PAY OFF this loan. Please review the attached document(s) for specific payment instructions.

**** IMPORTANT ****

THESE FIGURES ARE SUBJECT TO FINAL VERIFICATION UPON RECEIPT OF FUNDS

Please feel free to contact our office if you should have any questions or concerns.

Sincerely,

TRUSTEE CORPS

[Enclosure (s)]





Experience. Trust. Integrity.

17100 Gillette Avenue

Irvine, CA 92614

(949) 252-8300 fax (949) 752-7091

Date: June 27, 2017 T.S. #: NV08000328-16 Loan #0568476861 Beneficiary: New Penn Financial, LLC DBA Shellpoint Mortgage
Servicing
Prepared By: MA

REINSTATEMENT DEMAND

Payments	\$51,365.68
Total Corp. Adv./Late/NSF/Atty. Fees	\$3,633.54
Unapplied Balance	\$-702.97
Mailing Costs/Recording Costs	\$269.50
Post/Publication Costs	<u>\$450.00</u>

TOTAL amount due to REINSTATE loan: \$55,015.75

**** IMPORTANT ****

THESE FIGURES ARE SUBJECT TO FINAL VERIFICATION UPON RECEIPT OF FUNDS

[Please note the following:]

THIS STATEMENT EXPIRES ON: 06/28/2017 @ 3:00p.m.

PLEASE BE ADVISED THAT YOU MUST CONTACT OUR OFFICE AT LEAST 1-BUSINESS DAY PRIOR TO SENDING IN FUNDS FOR AN UPDATE ON THE TOTAL AMOUNT DUE TO REINSTATE THIS LOAN. TRUSTEE CORPS WILL NOT ACCEPT ANY FUNDS UNLESS THE TOTAL AMOUNT DUE IS VERIFIED PRIOR TO THE EXPIRATION DATE OF THIS DEMAND. TRUSTEE CORPS WILL NOT BE RESPONSIBLE FOR ANY SHORTAGE OF FUNDS. TRUSTEE CORPS AND THE LENDER ON THIS LOAN HAVE THE RIGHT TO REJECT AND RETURN ANY FUNDS, WHICH ARE NOT ADEQUATE TO REINSTATE THE DEFAULT.

You must provide proof that the following items are paid current (prior to tendering funds):

- SENIOR LIENS
- PROPERTY TAXES
- FIRE INSURANCE

Signed by:

Approved by:

Reinstatement/Pay Off Department

REGARDING REINSTATEMENTS AND/OR PAY OFFS SENT TO TRUSTEE CORPS:

- **TRUSTEE CORPS** will only accept **CASH** or **CASHIER'S CHECKS** made payable in U.S. Dollars to **TRUSTEE CORPS**.
 - **NO** personal checks, **NO** Title Company, **NO** Escrow Company, **NO** business checks or **NO** wire transfers will be accepted.
 - **TRUSTEE CORPS** must verify all amounts due with the beneficiary prior to your tendering funds. You must contact **TRUSTEE CORPS** at least 1-business day before sending in funds.
 - Funds must be delivered to **TRUSTEE CORPS** at: **17100 Gillette Ave., Irvine, CA 92614**
- Please direct any correspondence to: **REINSTATEMENT / PAY OFF DEPARTMENT; rprequests@trusteecorps.com**



17100 Gillette Avenue

Irvine, CA 92614

(949) 252-8300 fax (949) 752-7091

PLEASE READ

(Important)

As you know, you are requesting the amount to reinstate or pay off a loan that is in foreclosure. Based on this situation, our company has strict requirements, which are listed below:

- Please allow adequate time when making your requests. On average this process takes between 7 to 21 business days to complete. The time period might be longer or shorter depending on the Lender and the volume of requests received.
- **Only cash or cashier's checks will be accepted to cure the default.**
- **No personal checks, No escrow company checks, No title company checks, No business checks, No trust fund checks and No wire transfers will be accepted.** If you have any questions regarding this requirement, please contact our office before tendering funds.
- We do not automatically issue updates or per diem interest amounts on processed demands without a new request. Each time a demand needs to be updated, a new request must be made to the Lender.
- You must contact our office at least 1-business day prior to tendering funds.
- We reserve the right to return any funds that are not adequate to reinstate or pay off the default on this loan. **TRUSTEE CORPS AND THE LENDER ON THIS LOAN HAVE THE RIGHT TO ADJUST THESE FIGURES AND REFUSE ANY FUNDS WHICH ARE INSUFFICIENT TO PAY THE LOAN IN FULL OR REINSTATE FOR ANY REASON, INCLUDING BUT NOT LIMITED TO ERROR IN CALCULATION, PREVIOUSLY DISHONORED CHECKS OR MONEY ORDERS, OR ADDITIONAL DISBURSEMENTS MADE BETWEEN THE DATE OF THIS PAYOFF STATEMENT AND THE RECEIPT OF FUNDS.**

* IMPORTANT: Some of the fees and costs listed above may not actually be incurred, if you payoff on the date of this letter or if events we anticipate will happen do not occur. We only require that you pay the fees and costs actually incurred as of the date of your payment. If for whatever reason your payment includes any anticipated fee or cost or other item but the actual amount due on the date of payment is less, any excess amount will be returned to you.





If your payoff amount tendered is less than the total amount due on the date of your payment, the lender or servicer reserves the right to reject your payment and continue with the legal process.

The reinstatement or payoff figures listed above include items that have been paid by the lender or servicer or incurred by the Trustee Corps that are currently due or will become due by the Good Through Date. In constructing this reinstatement or payoff, we have included anticipated additional fees and costs in order to provide you with an estimated payoff after the date of this letter. These anticipated fees and costs represent an estimate as to what our actual fees and costs will be if you pay off your loan no later than the Good Through Date. Please understand that the above figures are subject to final verification upon receipt by the lender or servicer. All fees and costs incurred after the issuance of this payoff letter will continue to be assessed until the loan is paid in full.

Reinstate and/or Payoff funds must be made payable and delivered to:



(949) 252-8300 fax (949) 752-7091
attn: Reinstatement/Pay Off Dept.

If you are unable to cure the amount due on the foreclosure action against your property, there might be other alternatives available to you. Please contact your Lender's loss mitigation department.

This information is provided to you as a courtesy only and is not a guaranty of the outcome of your situation.



Law Offices of
Amberlea Davis
 702-440-8000

Company / Fax	National Title Company - (702) 639-4614
Company / Fax	Trustee Corps – 949-7527245
Company / Fax	Nevada Legal News - Fax 702-598-0641
Prop Address	1392 ECHO FALLS AVE LAS VEGAS NV 89123-6377
APN	177-26-211-146
Trustee Number	NV08000328-16-1
Sale Date	6/29/2017

RE: Notice of Bankruptcy Filing

Case No: 17-12883

Trustee's Sale Date needs to be taken off calendar pursuant to 11 USC 341

This office represents Melani Schulte and Schulte Properties LLC who hold an interest in property described above. You have scheduled a trustee's sale for today. The property is presently listed on Schedule A.

This fax advises you that since Schulte Properties LLC has filed for bankruptcy protection in the US Bankruptcy Court for Nevada, Case No. 17-12883, the subject property is an asset of bankruptcy estate and pursuant to 11 U.S.C. 362, you may not proceed with a foreclosure sale without first obtaining the approval of the bankruptcy court.

Please advise my office that the sale has been taken off-calendar or continued by return facsimile.

Proceeding with the foreclosure sale without court approval could subject you to substantial civil penalties as well as being held in contempt and any sale in violation of the automatic stay is void ab initio.

Sincerely,
 /s/ Amberlea Davis
 Amberlea Davis

415 S. 6th St, Ste 303, Las Vegas, NV 89101
 (702) 518-4ESQ Fax: (702) 933-9117 email: amber@sheismylawyer.com

www.SheIsMyLawyer.com



Send Result Report

MFP

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06/28/2017 16:03
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Page: 066

Complete

Document: doc00548720170628155053



Law Offices of
Amberlea Davis
702-440-8000

Company / Fax	National Title Company - (702) 639-4614
Company / Fax	Trustee Corps - 949-7527245
Company / Fax	Nevada Legal News - Fax 702-598-0641
Prop Address	1392 ECHO FALLS AVE LAS VEGAS NV 89123-6377
APN	177-26-211-146
Trustee Number	NV08000328-16-1
Sale Date	6/29/2017

RE: Notice of Bankruptcy Filing
Case No: 17-12883

No.	Date and Time	Destination	Times	Type	Result	Resolution/ECM
001	06/28/17 15:52	19497527245	0°10'38"	FAX	OK	200x100 Normal/On

Send Result Report

MFP

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06/28/2017 16:27
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Job No.: 005488

Total Time: 0°23'15"

Page: 066

Complete

Document:

doc00548820170628155512



Law Offices of
Amberlea Davis
702-440-8000

Company / Fax	National Title Company - (702) 639-4614
Company / Fax	Trustee Corps - 949-7527245
Company / Fax	Nevada Legal News - Fax 702-598-0641
Prop Address	1392 ECHO FALLS AVE LAS VEGAS NV 89123-6377
APN	177-26-211-146
Trustee Number	NV08000328-16-1
Sale Date	6/29/2017

RE: Notice of Bankruptcy Filing
Case No: 17-12883

No.	Date and Time	Destination	Times	Type	Result	Resolution/ECM
001	06/28/17 16:03	7026394614	0°23'15"	FAX	OK	200x100 Normal/Off

Send Result Report

MFP

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06/28/2017 16:35
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Job No.: 005489

Total Time: 0°07'22"

Page: 066

Complete

Document: doc00548920170628160759



Law Offices of
Amberlea Davis
702-440-8000

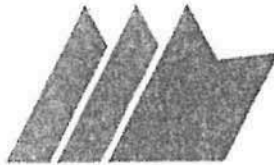
Company / Fax	National Title Company - (702) 639-4614
Company / Fax	Trustee Corps - 949-7527245
Company / Fax	Nevada Legal News - Fax 702-598-0641

Prop Address	1392 ECHO FALLS AVE LAS VEGAS NV 89123-6377
APN	177-26-211-146
Trustee Number	NV08000328-16-1
Sale Date	6/29/2017

RE: Notice of Bankruptcy Filing
Case No: 17-12883

No.	Date and Time	Destination	Times	Type	Result	Resolution/ECM
001	06/28/17 16:27	7025980641	0°07'22"	FAX	OK	200x100 Normal/On

SCHOT



JUL 03 2017

TRUSTEE CORPS

Experience. Trust. Integrity.

17100 Gillette Ave. Irvine, CA 92614
Office: 949.252.8300 Fax: 949.252.8330

June 29, 2017



SCANNED

MELANI SCHULTE
1392 ECHO FALLS AVENUE
LAS VEGAS, NV 89123

Re: Trustee Sale No: NV08000328-16-1
Property Address: 1392 ECHO FALLS AVENUE, LAS VEGAS, NV 89123
Mortgage Servicer: New Penn Financial, LLC DBA Shellpoint Mortgage Servicing

You are hereby notified that the Trustee's Sale listed for the above referenced property has been postponed to **Monday, August 14, 2017 at 10:00 AM.**

It is important that you monitor all sale activity and attend the sale to protect your interest. The sale may be conducted without further notification. You may not receive written notice of postponement each time the Trustee's Sale is postponed.

You can obtain information about further sale postponements by calling **In Source Logic** at **702-659-7766** or visiting **www.insourcelogic.com** and by accepting the terms and conditions for use of these resources. These resources are provided solely as a courtesy and without liability or recourse. The only official record of any postponement is the public declaration given at the time and place last appointed for the sale. You should personally attend the sale to verify current status.

UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER.

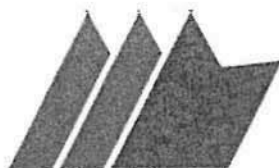
Sincerely,

MTC Financial Inc. dba Trustee Corps

To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, a secured party retains rights under its security instrument, including the right to foreclose its lien.



ECHO F



TRUSTEE CORPS

Experience. Trust. Integrity.

17100 Gillette Ave. Irvine, CA 92614
Office: 949.252.8300 Fax: 949.252.8330

August 14, 2017

MELANI SCHULTE
1392 ECHO FALLS AVENUE
LAS VEGAS, NV 89123



Re: Trustee Sale No: **NV08000328-16-1**
Property Address: **1392 ECHO FALLS AVENUE, LAS VEGAS, NV 89123**
Mortgage Servicer: **New Penn Financial, LLC DBA Shellpoint Mortgage Servicing**

You are hereby notified that the Trustee's Sale listed for the above referenced property has been postponed to **Thursday, September 14, 2017 at 10:00 AM.**

It is important that you monitor all sale activity and attend the sale to protect your interest. The sale may be conducted without further notification. You may not receive written notice of postponement each time the Trustee's Sale is postponed.

You can obtain information about further sale postponements by calling **In Source Logic** at **702-659-7766** or visiting **www.insourcelogic.com** and by accepting the terms and conditions for use of these resources. These resources are provided solely as a courtesy and without liability or recourse. The only official record of any postponement is the public declaration given at the time and place last appointed for the sale. You should personally attend the sale to verify current status.

UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER.

Sincerely,

MTC Financial Inc. dba Trustee Corps

To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, a secured party retains rights under its security instrument, including the right to foreclose its lien.



P.O. Box 23159
San Diego, CA 92193-3159



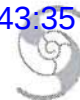
IMPORTANT INFORMATION
ENCLOSED

(11) 969 0024 8619 2944 1

Mailed On:	8/15/2017	
Reference Number:	NV08000328-16	
Mailing Number:	0035405-01	ClientID: Trustee_000418 FC

MELANI SCHULTE
9811 W CHARLESTON BLVD #2-351
LAS VEGAS, NV 89117





Shellpoint

Mortgage Servicing

P.O. BOX 51850
LIVONIA MI 48151-5850
RETURN SERVICE REQUESTED



Phone Number: 866-825-2174
Fax: 866-467-1187
Email: Lossmitigation@shellpointmtg.com
Mon - Thurs: 8:00AM-6:00PM
Fri: 8:00AM-5:00PM



S-SFRECS20 L-2150 R-106
P7JS6900203012 - 530678890 I62341
MELANI SCHULTE
PROPERTIES, LLC SCHULTE
C/O AMBERLEA DAVIS
415 S. 6TH STREET STE 300
LAS VEGAS NV 89101

Loan Number:	0568476861
Principal Balance:	\$128,870.89
Property:	1392 Echo Falls Ave Las Vegas, NV 89123

10/27/2017

Dear Borrower(s) and/or Representative(s):

Shellpoint Mortgage Servicing ("Shellpoint") is committed to offering assistance and exploring options that may assist our borrowers who filed for bankruptcy with a temporary or long-term solution. If you fill out the attached forms and return them to us, we will be able to explore all the options that are available. If you are an attorney representing the borrower, please fill out and provide the attached consent form to initiate the process.

As a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt: please be advised that this notice is to advise you of the status of your mortgage loan. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code. This is not an intent to collect the debt, please find included with this letter information to share with your client, should they wish to explore opportunities.

Important note: We have assigned a Single Point of Contact (SPOC) to assist you through the Loss Mitigation process concerning your mortgage loan. We will perform an evaluation of your financial condition and determine your qualifications for all alternatives that may be applicable for this account. Should you have any questions, you may contact Janequa Green-Billups directly at 888-557-9585 ext. 7675 Monday through Thursday between the hours of 8:00AM-6:00PM and Friday between the hours of 8:00AM-5:00PM, Eastern Standard Time.

We Are Here to Help - Call Us at 866-825-2174

Let us work with you to understand the issues affecting your account. We'll explore what assistance may be available to you and discuss the forms and documentation needed to determine if you qualify for a loss mitigation option.

Options May Be Available

The right option for you depends on your individual circumstances. When you provide the required information and documentation about your situation, we can determine if you qualify for temporary or long-term relief.

Act now and call us 866-825-2174. The sooner you respond, the quicker we can determine whether you qualify.

Getting Started

After the attorney has consented to conversations with our office, call us at 866-825-2174 to get started. You can also complete and return the attached Uniform Borrower Assistance Form along with other required documents. If you are in an active bankruptcy, we will need your attorney's consent included with your documentation or prior to you calling us.

Additional Resources

For additional information about avoiding fraud scams and accessing approved counseling at no cost to you

- Visit Shellpoint's website at www.shellpointmtg.com
- HUD-approved counselors are available to provide you with the information and assistance you may need to avoid foreclosure. You can use the search tool at <http://www.hud.gov/offices/hsg/sfh/hcc/fc/> or call 1-800-569-4287 to find a counseling agency in your area that can offer free foreclosure prevention services. Additionally, the Homeowner's HOPE™ Hotline offers free HUD-certified counseling services and is available 24/7 in English and Spanish. Other languages are available by appointment. Certified counselors can be reached by calling 888-995-HOPE™ (4673) or 877-304-9709 with TTY device.

Sincerely,
Shellpoint Mortgage Servicing

The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is: Federal Trade Commission, Equal Credit Opportunity, 600 Pennsylvania Avenue, NW, Washington, DC 20580.



Notice of Error or Information Request Address: You have certain rights under Federal law related to resolving errors in the servicing of your loan and requesting information about your loan. If you want to request information about your loan or if you believe an error has occurred in the servicing of your loan and would like to submit an Error Resolution or Informational Request, please write to us at: Shellpoint Mortgage Servicing P.O. Box 10826 Greenville, SC 29603-0826

Please read the following important notices as they may affect your rights.

If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt: please be advised that this notice is to advise you of the status of your mortgage loan. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code. However, it may be a notice of possible enforcement of the lien against the collateral property, which has not been discharged in your bankruptcy.

Attention Servicemembers and Dependents: The federal Servicemembers Civil Relief Act and certain state laws provide important protections for you, including interest rate protections and prohibiting foreclosure under most circumstances during and twelve months after the servicemember's military or other service. Counseling for covered servicemembers is available from Military OneSource (800-342-9647) and the United States Armed Forces Legal Assistance or other similar agencies. For more information, please visit the Military OneSource website www.militaryonesource.mil/.

The following is a Spanish translation of the information previously provided:

Lea por favor las siguientes avisos importantes que puedan afectar sus derechos.

Si usted es un cliente en situación de bancarrota o un cliente que ha recibido una descarga de bancarrota de la deuda: tenga en cuenta que este aviso es para informarle de la situación de su préstamo hipotecario. Este aviso no constituye una exigencia de pago ni un aviso de responsabilidad civil contra ninguno de los destinatarios de la presente notificación, que pudiese haber recibido un descargo de este tipo de deuda de conformidad con la legislación vigente sobre bancarrota o que pudiera ser objeto de suspensión automática en virtud de Sección 362 del Código de Bancarrota de los Estados Unidos. No obstante, puede ser una notificación de una posible aplicación de gravamen sobre la propiedad como garantía, que aún no ha sido descargada en su proceso de bancarrota.

Atención Miembros del Servicio Militar y Dependientes: Ley de Amparo Civil para miembros del servicio militar y ciertas leyes estatales proporcionan protecciones importantes para usted, incluyendo protecciones de tasas de interés y prohibiendo la ejecución hipotecaria bajo la mayoría de las circunstancias durante y doce meses después del miembro del servicio militar u otro servicio. Asesoramiento para militares con cobertura está disponible de Military OneSource (800-342-9647) y la Asistencia Legal de las Fuerzas Armadas de Estados Unidos o de otras agencias similares. Para más información por favor visite el sitio web de Military OneSource www.militaryonesource.mil/.

Visit your homeowner portal today!

As a Shellpoint homeowner, you have access to a secure borrower portal with helpful features that are available to you at any time, day or night!



www.ShellpointMortgageServicing.com

Instant Prequalification - Conduct a self evaluation to determine eligibility for one of our loss mitigation workout options.

Download Forms - Download all the documents required to complete your application.

Submit Documents - Upload all the documents required to complete your application.

Workout Status - Review the status of your workout option or foreclosure alternative in real time.

Payments - Make your trial, repayment plan, and other payments online.

Everything Else - Access helpful information about available options and other important information.



www.ShellpointMortgageServicing.com

LossMitigation@shellpointmtg.com
phone (866) 825-2174
fax (866) 467-1187

Registration Process

If you already have an account with us, simply go to www.shellpointmtg.com and log in using your name and password.

If you have not created an account, please follow these easy steps:

1. Visit our website at **www.ShellpointMortgageServicing.com**
2. Click "Register Here"
3. Follow the easy on-screen instructions

For Your Information Only - Do Not Return with Your Borrower Response Package

Step 1	<input type="checkbox"/> Review the information provided to help you understand your options, responsibilities, and next steps: <input type="checkbox"/> Loan modification options <input type="checkbox"/> Frequent Asked Questions
Step 2	<input type="checkbox"/> Complete and sign the enclosed Borrower Assistance Form. Must be signed by all borrowers on the mortgage (notarization is not required) and must include: <input type="checkbox"/> All income, expenses, and assets for each borrower <input type="checkbox"/> An explanation of financial hardship that makes it difficult to pay the mortgage <input type="checkbox"/> Your acknowledgment and agreement that all information that you provide is true and accurate
Step 3	<input type="checkbox"/> Complete and sign a dated copy of the enclosed IRS Form 4506-T <input type="checkbox"/> For each borrower, please submit a signed, dated copy of IRS Form 4506-T (Request for Transcript of Tax Return) <input type="checkbox"/> Borrowers who filed their tax returns jointly may send in one IRS Form 4506-T signed and dated by both joint filers. The form must be fully completed, cannot have any alterations, and the signatory box above signature needs to be checked
Step 4	<input type="checkbox"/> Provide required hardship documentation. This documentation will be used to verify your hardship. <input type="checkbox"/> Follow the instructions set forth on the Borrower Assistance Form (attached)
Step 5	<input type="checkbox"/> Provide required income documentation. This documentation will be used to verify your hardship and all of your income (Notice: Alimony, child support or separate maintenance income need not be revealed if you do not choose to have it considered for repaying this loan). <input type="checkbox"/> Follow the instructions set forth on the Borrower Assistance Form (attached) <input type="checkbox"/> You may also disclose any income from a household member who is not on the promissory note (non-borrower), such as a relative, spouse, domestic partner, or fiancé who occupies the property as a primary residence. If you elect to disclose and rely upon this income to qualify, the required income documentation is the same as the income documentation required for a borrower. See Page 2 of the Borrower Assistance Form for specific details on income documentation <input type="checkbox"/> For all borrowers, please include two most recent bank statements for all open accounts
Step 6	<input type="checkbox"/> Gather and send completed documents—your Borrower Response Package. You must send in all required documentation listed in steps 2-4 above and summarized below: <ul style="list-style-type: none"> • Borrower Assistance Form (attached) • Form 4506-T (attached) • Current HOA statements within 60 days (if property is in a Homeowners Association) • Income documentation as outlined on Page 2 of the Borrower Assistance Form (attached) • Hardship documentation as outlined on Page 3 of the Borrower Assistance Form (attached) • Attorney consent letter authorizing us to contact to discuss with you your loss mitigation options (if you are in an active bankruptcy) • Bank statements (Provide your 2 most recent statements for all banking and investment accounts. Include all statement pages even if they are blank) Pay Stubs, if a wage earner (Provide at least two paystubs covering a minimum 30 day timeframe. Paystubs cannot be any older than 90 days)
<p>Please mail all documents above to us: Shellpoint Mortgage Servicing P.O. Box 10826 Greenville, SC 29603-0826</p>	

- ☐ If you cannot provide the documentation within the time frame provided, have other types of income not specified on Page 2 of the Borrower Assistance Form, cannot locate some or all of the required documents, or have any questions, please contact us at 866-825-2174.
- ☐ Keep a copy of all documents and proof of mailing/emailing for your records. **Don't send original income or hardship documents. Copies are acceptable.**

Questions? Contact us at 866-825-2174

Learning More About Options

The variety of options summarized below may help you keep your home. For example, you may be eligible to modify your mortgage, lowering your monthly payment to make it more affordable. Contact us to determine if you qualify.

Depending on your circumstances, you may choose not to stay in your home. In this case, a short sale or deed-in-lieu may be a better choice- see the table below for more information.

OPTIONS TO STAY IN YOUR HOME	OVERVIEW	BENEFIT
Modification	Receive modified mortgage terms to make it more affordable or manageable after successfully making payments during a "trial period" (e.g., completing a three-month trial period plan) that requires payment of the approximate amount of the modified payment.	Permanently modifies your mortgage so that your payments or terms are more manageable as a permanent solution to a long-term or permanent hardship.
OPTIONS TO LEAVE YOUR HOME	OVERVIEW	BENEFIT
Short Sale	Sell your home and pay off a portion of your mortgage balance when you owe more on the home than it is worth.	Allows you to transition out of your home. In some cases, relocation assistance may be available.
Deed-in-Lieu	Transfer the ownership of your property to us.	Allows you to transition out of your home. In some cases, relocation assistance may be available.

We Want to Help

Take action to gain peace of mind and control of your housing situation. Call us at 866-825-2174 and we'll talk about available options.

Frequently Asked Questions

For Your Information Only - Do Not Return with Your Borrower Response Package



1. Why did I receive this package?

We were recently notified of your bankruptcy filing. We are sending this information to you now so that we can work with you to quickly resolve any temporary or long-term financial challenge you face.

2. What if I don't want to stay in my home anymore?

You may have good reasons for needing to leave your property, such as a job relocation, a divorce, financial hardship due to the death of a borrower, or some other reason preventing you from keeping your property. If you intend to transition out of your home, please indicate that you want to sell or vacate the property on page 1 of the attached Borrower Assistance Form and we may first evaluate you for a short sale or Mortgage Release (deed-in-lieu). Even if you are approved for one of those workout solutions, we may consider you for a mortgage loan modification.

3. Will it cost money to get help?

There should never be a fee from your servicer or qualified counselor to obtain assistance or information about loss mitigation options. However, this has become a target for scam artists. Be wary of companies or individuals offering to help you for a fee, and never send a mortgage payment to any company other than the one listed on your monthly mortgage statement or one designated to receive your payments under a state assistance program.

4. What happens once I have sent the Borrower Response Package to you?

We will contact you within three business days of our receipt of your Borrower Response Package to confirm that we have received your package and will review it to determine whether it is complete. Within five business days of receipt of your request, we will send you a notice of incompleteness in the event there is any missing information or documentation that you must still submit. We cannot guarantee that you will receive any (or a particular type of) assistance.

Within 30 days of receipt of a complete Borrower Response Package, we will let you know which loss mitigation option, if any, are available to you and will inform you of your next steps to accept our offer. **Please submit your Borrower Response Package as soon as possible.**

5. Is housing counseling available?

Yes, HUD-approved counselors are available to provide you with the information and assistance you may need. You can use the search tool at <http://www.hud.gov/offices/hsg/sfh/hcc/fc/> to find a counselor near you or by calling 1(888)995-HOPE (4673).

6. I have seen ads and flyers from companies offering to help me for a fee. Can these companies really help?

Borrowers in hardships have become a target for scam artists. We suggest using the HUD Web site referenced in question 5 to locate a counselor near you.

7. Will my credit report be pulled during a loss mitigation evaluation?

Yes. Shellpoint will pull a credit report to verify information in the course of your evaluation for a foreclosure alternative. Shellpoint will do this in the form of a "soft pull" or "soft inquiry". This has no impact on your scores. Upon request, Shellpoint will provide you with the name and address of the consumer reporting agency that furnished the report. Everyone should check their reports at least annually. It's part of good credit management and completely free from AnnualCreditReport.com.

UNIFORM BORROWER ASSISTANCE FORM

If you are experiencing a temporary or long-term hardship and need help, you must complete and submit this form along with other required documentation to be considered for available solutions. On this page, you must disclose information about (1) you and your intentions to either keep or transition out of your home; (2) the property's status; (3) bankruptcy; and (4) your credit counseling agency.

On Page 2, you must disclose information about **all** of your income, expenses and assets. Page 2 also lists the required income documentation that you must submit in support of your request for assistance. Then on Page 3, you must complete the Hardship Affidavit in which you disclose the nature of your hardship. The Hardship Affidavit informs you of the required documentation that you must submit in support of your hardship claim.

NOTICE: In addition, when you sign and date this form, you will make important certifications, representations and agreements, including certifying that all of the information in this Borrower Assistance Form is accurate and truthful and any identified hardship has contributed to your submission of this request for mortgage relief.

REMINDER: The Borrower Response Package you need to return consists of: (1) this completed, signed and dated Borrower Assistance Form; (2) required income documentation; (3) required hardship documentation; and (4) completed and signed IRS Form 4506T-EZ (4506T for self-employed borrowers or borrowers with rental income).

Loan Number _____ (usually found on your monthly mortgage statement)
Servicer's Name _____

I want to: ☐ Keep the Property ☐ Vacate the Property ☐ Sell the Property ☐ Undecided

The property is currently: ☐ My Primary Residence ☐ A Second Home ☐ An Investment Property

The property is currently: ☐ Owner Occupied ☐ Renter Occupied ☐ Vacant

BORROWER		CO-BORROWER	
BORROWER'S NAME		CO-BORROWER'S NAME	
SOCIAL SECURITY NUMBER	DATE OF BIRTH	SOCIAL SECURITY NUMBER	DATE OF BIRTH
HOME PHONE NUMBER WITH AREA CODE		HOME PHONE NUMBER WITH AREA CODE	
CELL OR WORK NUMBER WITH AREA CODE		CELL OR WORK NUMBER WITH AREA CODE	
MAILING ADDRESS			
PROPERTY ADDRESS (IF SAME AS MAILING ADDRESS, JUST WRITE SAME)			EMAIL ADDRESS

Is the property listed for sale? ☐ Yes ☐ No

If yes, what was the listing date? _____

If property has been listed for sale, have you received an offer on the property? ☐ Yes ☐ No

Date of Offer: _____ Amount of Offer: \$ _____

Agent's Name: _____

Agent's Phone Number: _____

For Sale by Owner? ☐ Yes ☐ No

Have you contacted a credit-counseling agency for help?

☐ Yes ☐ No

If yes, please complete the counselor contact information below:

Counselor's Name: _____

Agency's Name: _____

Counselor's Phone Number: _____

Counselor's Email Address: _____

Do you have condominium or homeowner association (HOA) fees? ☐ Yes ☐ No

Total monthly amount: \$ _____ Name and address that fees are paid to: _____

Have you filed for bankruptcy? ☐ Yes ☐ No if yes: ☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13

if yes, what is the Filing Date: _____ Has your bankruptcy been discharged? ☐ Yes ☐ No Bankruptcy case number: _____

Is any Borrower an active duty service member?

☐ Yes ☐ No

Has any Borrower been deployed away from his/her primary residence or received a permanent change of station order?

☐ Yes ☐ No

Is any Borrower the surviving spouse of a deceased service member who was on active duty at the time of death?

☐ Yes ☐ No

UNIFORM BORROWER ASSISTANCE FORM

Monthly Household Income		Monthly Household Expenses and Debt Payments		Household Assets (associated with the property and/or borrower(s) excluding retirement funds)	
Gross wages	\$	First Mortgage Payment	\$	Checking Account(s)	\$
Overtime	\$	Second Mortgage Payment	\$	Checking Account(s)	\$
Child Support / Alimony*	\$	Homeowner's Insurance	\$	Savings / Money Market	\$
Non-taxable social security / SSDI	\$	Property Taxes	\$	CDs	\$
Taxable SS benefits or other monthly income from annuities or retirement plans	\$	Credit Cards / Installment Loan(s) (total minimum payment per month)	\$	Stocks / Bonds	\$
Tips, commissions, bonus and self-employed income	\$	Alimony, child support payments	\$	Other Cash on Hand	\$
Rents Received	\$	Car Lease Payments	\$	Other Real Estate (estimated value)	\$
Unemployment Income	\$	HOA/Condo Fees/Property Maintenance	\$	Other	\$
Food Stamps/Welfare	\$	Mortgage Payments on other properties	\$		\$
Other	\$	Other	\$		\$
Total (Gross Income)	\$	Total Household Expenses and Debt Payments	\$	Total Assets	\$

Any other liens (mortgage liens, mechanics liens, tax liens, etc.)

Lien Holder's Name	Balance and Interest Rate	Loan Number	Lien Holder's Phone Number

Required Income Documentation

- ☐ **Do you earn a salary or hourly wage?**
For each borrower who is a salaried employee or paid by the hour, include paystub(s) reflecting the most recent 30 days' earnings and documentation reflecting year-to-date earnings, if not reported on the paystubs (e.g. signed letter or printout from employer).
- ☐ **Are you self-employed ?**
For each borrower who receives self-employed income, include a complete, signed individual federal income tax return and, as applicable, the business tax return; AND either the most recent signed and dated quarterly or year-to-date profit/loss statement that reflects activity for the most recent three months; OR copies of bank statements for the business account for the last two months evidencing continuation of business activity.
- ☐ **Do you have any additional sources of income?** Provide for each borrower as applicable:
"Other Earned Income" such as bonuses, commissions, housing allowance, tips, or overtime:
☐ Reliable third-party documentation describing the amount and nature of the income (e.g., paystub, employment contract or printouts documenting tip income).
Social Security, disability or death benefits, pension, public assistance, or adoption assistance:
☐ Documentation showing the amount and frequency of the benefits, such as letters, exhibits, disability policy or benefits statement from the provider, and
☐ Documentation showing the receipt of payment, such as copies of the two most recent bank statements showing deposit amounts.
Rental income:
☐ Copy of the most recent filed federal tax return with all schedules, including Schedule E—Supplement Income and Loss. Rental income for qualifying purposes will be 75% of the gross rent you reported reduced by the monthly debt service on the property, if applicable; or
☐ If rental income is not reported on Schedule E – Supplemental Income and Loss, provide a copy of the current lease agreement with either bank statements or cancelled rent checks demonstrating receipt of rent.
Investment income:
☐ Copies of the two most recent investment statements or bank statements supporting receipt of this income.
Alimony, child support, or separation maintenance payments as qualifying income:*
☐ Copy of divorce decree, separation agreement, or other written legal agreement filed with a court, or court decree that states the amount of the alimony, child support, or separation maintenance payments and the period of time over which the payments will be received, and
☐ Copies of your two most recent bank statements or other third-party documents showing receipt of payment.

*Notice: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered for repaying this loan.

UNIFORM BORROWER ASSISTANCE FORM

HARDSHIP AFFIDAVIT

I am requesting review of my current financial situation to determine whether I qualify for temporary or permanent mortgage loan relief options. Date Hardship Began is:



I believe that my situation is:

☐ Short-term (under 6 months) ☐ Medium-term (6-12 months) ☐ Long-term or Permanent Hardship (greater than 12 months)

I am having difficulty making my monthly payment because of reasons set forth below:

(Please check the primary reason and submit required documentation demonstrating your primary hardship)

If Your Hardship is:

Then the Required Hardship Documentation is:

☐ Unemployment

☐ No hardship documentation required

☐ Reduction in Income: a hardship that has caused a decrease in your income due to circumstances outside your control (e.g., elimination of overtime, reduction in regular working hours, a reduction in base pay)

☐ No hardship documentation required

☐ Increase in Housing Expenses: a hardship that has caused an increase in your housing expenses due to circumstances outside your control

☐ No hardship documentation required

☐ Divorce or legal separation; Separation of Borrowers unrelated by marriage, civil union or similar domestic partnership under applicable law

☐ Divorce decree signed by the court; OR
☐ Separation agreement signed by the court; OR
☐ Current credit report evidencing divorce, separation, or non-occupying borrower has a different address; OR
☐ Recorded quitclaim deed evidencing that the non-occupying Borrower or co-Borrower has relinquished all rights to the property.

☐ Death of a borrower or death of either the primary or secondary wage earner in the household

☐ Death certificate; OR
☐ Obituary or newspaper article reporting the death

☐ Long-term or permanent disability; Serious illness of a borrower/co-borrower or dependent family member

☐ Proof of monthly insurance benefits or government assistance (if applicable); OR
☐ written statement or other documentation verifying disability or illness; OR
☐ Doctor's certificate of illness or disability; OR
☐ Medical bills
 None of the above shall require providing detailed medical information.

☐ Disaster (natural or man-made) adversely impacting the property or Borrower's place of employment

☐ Insurance claim; OR
☐ Federal Emergency Management Agency grant or Small Business Administration loan; OR
☐ Borrower or Employer property located in a federally declared disaster area

☐ Distant employment transfer/Relocation

For active-duty service members: Notice of Permanent Change of Station (PCS) or actual PCS orders.

For employment transfers/new employment:

☐ Copy of signed offer letter or notice from employer showing transfer to a new employment location; OR
☐ Pay stub from new employer; OR
☐ If none of these apply, provide written explanation
 In addition to the above, documentation that reflects the amount of any relocation assistance provided, if applicable (not required for those with PCS orders).

☐ Business Failure

☐ Tax return from the previous year (including all schedules) AND
☐ Proof of business failure supported by one of the following;
☐ Bankruptcy filing for the business; OR
☐ Two months recent bank statements for the business account evidencing cessation of business activity; OR
☐ Most recent signed and dated quarterly or year-to-date profit and loss statement

☐ Other: a hardship that is not covered above

☐ Written explanation describing the details of the hardship and relevant documentation

Borrower/Co-Borrower Acknowledgement and Agreement

I certify, acknowledge, and agree to the following:

1. All of the information in this Borrower Assistance Form is truthful and the hardship that I have identified contributed to my need for mortgage relief.
2. The accuracy of my statements may be reviewed by the Servicer, owner or guarantor of my mortgage, their agent(s), or an authorized third party*, and I may be required to provide additional supporting documentation. I will provide all requested documents and will respond timely to all Servicer, or authorized third party*, communications.
3. Knowingly submitting false information may violate Federal and other applicable law.
4. If I have intentionally defaulted on my existing mortgage, engaged in fraud or misrepresented any fact(s) in connection with this request for mortgage relief or if I do not provide all required documentation, the Servicer may cancel any mortgage relief granted and may pursue foreclosure on my home and/or pursue any available legal remedies.
5. The Servicer is not obligated to offer me assistance based solely on the representations in this document or other documentation submitted in connection with my request.
6. I may be eligible for a trial period plan, repayment plan, or forbearance plan. If I am eligible for one of these plans, I agree that:
 - a. All the terms of this Acknowledgment and Agreement are incorporated into such plan by reference as if set forth in such plan in full.
 - b. My first timely payment under the plan will serve as acceptance of the terms set forth in the notice of the plan sent by the Servicer.
 - c. The Servicer's acceptance of any payments under the plan will not be a waiver of any acceleration of my loan or foreclosure action that has occurred and will not cure my default unless such payments are sufficient to completely cure my entire default under my loan.
 - d. Payments due under a trial period plan for a modification will contain escrow amounts. If I was not previously required to pay escrow amounts, and my trial period plan contains escrow amounts, I agree to the establishment of an escrow account and agree that any prior waiver is revoked. Payments due under a repayment plan or forbearance plan may or may not contain escrow amounts. If I was not previously required to pay escrow amounts and my repayment plan or forbearance plan contains escrow amounts, I agree to the establishment of an escrow account and agree that any prior escrow waiver is revoked.
7. A condemnation notice has not been issued for the property.
8. The Servicer or authorized third party* will obtain a current credit report on all borrowers obligated on the Note.
9. The Servicer or authorized third party* will collect and record personal information that I submit in this Borrower Response Package and during the evaluation process. This personal information may include, but is not limited to: (a) my name, address, telephone number, (b) my social security number, (c) my credit score, (d) my income, and (e) my payment history and information about my account balances and activity. I understand and consent to the Servicer or authorized third party*, as well as any investor or guarantor (such as Fannie Mae or Freddie Mac), disclosing my personal information and the terms of any relief or foreclosure alternative that I receive to the following:
 - a. Any investor, insurer, guarantor, or servicer that owns, insures, guarantees, or services my first lien or subordinate lien (if applicable) mortgage loan(s) or any companies that perform support services to them; and
 - b. The U.S. Department of Treasury, Fannie Mae and Freddie Mac, or any companies that perform support services to them.
10. I consent to being contacted concerning this request for mortgage assistance at any telephone number, including mobile telephone number, or email address I have provided to the Lender/Servicer/ or authorized third party*. By checking this box, I also consent to being contacted by ☐ text messaging.

Borrower Signature

Date

Co-Borrower Signature

Date

*An authorized third party may include, but is not limited to, a counseling agency, Housing Finance Agency (HFA) or other similar entity that is assisting me in obtaining a foreclosure prevention alternative.





Homeowner Financial Worksheet



Melani Schulte

Loan Number: 0568476861

PROPERTIES, LLC SCHULTE

	MONTHLY PAYMENT	BALANCE	NAME OF CREDITOR
Home Mortgage			
2nd Home Mortgage			
Auto Loan			
Auto Loan			
Creditor			
Creditor			
Creditor			
Creditor			
Creditor			
Creditor			
Creditor			
Student Loan			
Alimony / Support			
Child Care			
IRS			
Chapter 13			
Electricity			
Heating Fuel			Oil or Natural Gas
Water & Sewer			
Telephone			
Cable TV			
Auto Insurance			
Health Insurance			Paid directly (not by employer)
Life Insurance			Paid directly (not by employer)
Medical/Dental Expenses			
Homeowner's Insurance			Only list here if not in Mortgage
Real Estate Tax			Only list here if not in Mortgage
Personal Property Tax			
Groceries			
School Lunches			
Transportation, Parking, Tolls			
Clothing			
Dry Cleaning/Laundry			
Cell Phone			
Internet Service			
Homeowner's Association Dues			
Recreation / Spending Money			
Charitable Donations			
Other Expenses			
TOTAL MONTHLY EXPENSES			

HELP FOR AMERICA'S HOMEOWNERS.


 MAKING HOME AFFORDABLE


Dodd-Frank Certification

The following information is requested by the federal government in accordance with the Dodd-Frank Wall Street Reform and Consumer Protection Act (Pub. L. 111-203). **You are required to furnish this information.** The law provides that no person shall be eligible to begin receiving assistance from the Making Home Affordable Program, authorized under the Emergency Economic Stabilization Act of 2008 (12 U.S.C. 5201 et seq.), or any other mortgage assistance program authorized or funded by that Act, if such person, in connection with a mortgage or real estate transaction, has been convicted, within the last 10 years, of any one of the following: (A) felony larceny, theft, fraud, or forgery, (B) money laundering or (C) tax evasion.

I/we certify under penalty of perjury that I/we have not been convicted within the last 10 years of any one of the following in connection with a mortgage or real estate transaction:

- (a) felony larceny, theft, fraud, or forgery,
- (b) money laundering or
- (c) tax evasion.

I/we understand that the servicer, the U.S. Department of the Treasury, or their agents may investigate the accuracy of my statements by performing routine background checks, including automated searches of federal, state and county databases, to confirm that I/we have not been convicted of such crimes. I/we also understand that knowingly submitting false information may violate Federal law.

This Certificate is effective on the earlier of the date listed below or the date received by your servicer.

Borrower Signature	Social Security Number	Date of Birth	Date
--------------------	------------------------	---------------	------

Co-Borrower Signature	Social Security Number	Date of Birth	Date
-----------------------	------------------------	---------------	------

Loan ID: 0568476861



How to Complete IRS Form 4506-T

Please refer to this checklist as you complete the IRS Form 4506T (Request for Transcript of Tax Return)

- Enter the borrower's name on line 1a.
- Enter the borrower's Social Security number on line 1b.
- Enter the Spouse's name on line 2a if a joint tax return was filed.
- Enter the spouse's Social Security number on line 2b if a joint tax return was filed.
- Enter the borrower's current name and address on line 3.
- Enter the borrower's previous address as listed on the last tax return filed on line 4 if different from the address entered on line 3.
- Enter the following information on line 5:

Shellpoint Mortgage Servicing
C/O CoreLogic, 4 First American Way, Santa Ana, CA 92707
866.418.4596 Participant # 300429 Mailbox ID: CoreLogic

- Enter 1040 on line 6 and check off the box for 6a.
- Enter the ending date of the year for the two most recent tax years filed, using the mm/dd/yyyy format, on line 9.
- Please read the signature disclosure and check the signatory attest box that is located above the signature line.
- Sign, date and enter a telephone number on the first signature line for the borrower.
- Skip the title line unless a/an corporation, partnership, estate, or trust.
- Spouse should sign and date on the second signature line if a joint tax return was filed.

Please note that this document will not be accepted by the IRS if there are alterations such as strikethrough, white outs initials, etc.

The IRS Form 4506-T may also be found online at <http://www.irs.gov> by entering "4506T" into the search box.

Form **4506-T**
(Rev. September 2015)
Department of the Treasury
Internal Revenue Service

Request for Transcript of Tax Return

- ▶ Do not sign this form unless all applicable lines have been completed.
▶ Request may be rejected if the form is incomplete or illegible.
▶ For more information about Form 4506-T, visit www.irs.gov/form4506t.

OMB No. 1545-1872



Tip. Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Get a Tax Transcript..." under "Tools" or call 1-800-908-9946. If you need a copy of your return, use Form 4506, Request for Copy of Tax Return. There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first.	1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)
2a If a joint return, enter spouse's name shown on tax return.	2b Second social security number or individual taxpayer identification number if joint tax return
3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)	
4 Previous address shown on the last return filed if different from line 3 (see instructions)	
5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number.	

Shellpoint Mortgage Servicing, C/O CoreLogic, 4 First American Way, Santa Ana, CA 92707, Participant# 300429, Mailbox ID: CoreLogic

Caution: If the tax transcript is being mailed to a third party, ensure that you have filled in lines 6 through 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy. Once the IRS discloses your tax transcript to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your transcript information, you can specify this limitation in your written agreement with the third party.

6 Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ▶

a Return Transcript, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120-A, Form 1120-H, Form 1120-L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days ☐

b Account Transcript, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 10 business days ☐

c Record of Account, which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years. Most requests will be processed within 10 business days ☐

7 Verification of Nonfiling, which is proof from the IRS that you **did not** file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days ☐

8 Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2011, filed in 2012, will likely not be available from the IRS until 2013. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 10 business days ☐

Caution: If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

9 Year or period requested. Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.

____ / ____ / ____ / ____ / ____ / ____ / ____ / ____

Caution: Do not sign this form unless all applicable lines have been completed.

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. **Note:** For transcripts being sent to a third party, this form must be received within 120 days of the signature date.

☐ Signatory attests that he/she has read the attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-T. See instructions.

Phone number of taxpayer on line 1a or 2a

Sign Here

Signature (see instructions)

Date

Title (if line 1a above is a corporation, partnership, estate, or trust)

Spouse's signature

Date

**Property Taxes and Homeowners Insurance**

Please indicate if you have any past due property taxes and/or homeowners insurance

☐

Tax

Amount Past Due:

Tax agency name:

☐

Insurance

Amount Past Due:

Company name:



P.O. Box 10826
Greenville, SC 29603-0826

Phone Number: 866-825-2174
Fax: 866-467-1187
Email: Lossmitigation@shellpointmtg.com

Mon - Thurs: 8:00AM-6:00PM
Fri: 8:00AM-5:00PM



RE: Loan # 0568476861

Borrower(s)/Debtor(s): Melani Schulte and PROPERTIES, LLC SCHULTE
Property Address: 1392 Echo Falls Ave
Las Vegas, NV 89123

ATTORNEY CONSENT FORM

In my capacity as counsel for the above-referenced Debtor(s) in the below-referenced bankruptcy case, I hereby authorize Shellpoint Mortgage Servicing and its agents to communicate directly with Debtor(s), with such communications restricted to the subject matter of a workout or loss mitigation alternative with respect to the above-referenced account number. In authorizing the same, it is understood that Shellpoint Mortgage Servicing shall not communicate with the Debtor(s) on any other issue.

CONSENTED TO:

Attorney Signature

Attorney Name

Date

Bankruptcy Case Number

2017
different from being to
key address below
Name
NOW
IS Melani Schulte

ECHOF

2nd Request for Information. Copy of 1st request enclosed.

Date: 6 November 2017

In Re: 1392 ECHOFALLSAVE, LAS VEGAS NV 89123-6377
APN: 177-26-211-146
Associated Account Numbers: SHELLPT#0568476861 / OCWEN
#7090324836
Associated Borrowers: Melani Schulte

Request for Information Pursuant to 12 CFR § 1024.36

On the request for information dated April 20, 2017, I requested the information listed below:

1. Itemized Payoff Statement and Reinstatement Statement;
2. Complete contractual "life of loan history" from the system of record with all transaction codes and code definitions;
3. Current and most recent property valuation based on your system of record;
4. Most recent escrow analysis;
5. Most recent Periodic Billing Statement;
6. Current loss mitigation package;
7. List of home retention programs that are available per the investor if this Mortgage Loan; and
8. Copy of note, mortgage and any allonge(s) if applicable.

You received the first request on April 24, 2017 and have yet to provide all of the information listed above. Please send the information to my address listed below. Thank you for your attention to this matter.



Melani Schulte

9811W Charleston Blvd, Ste 2-351, Las Vegas, NV 89117

First-Class Mail®
Postage & Fees Paid
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For delivery information, visit our website at www.usps.com®.

WEST PALM BEACH, FL 33416

Certified Mail Fee	\$3.35
Extra Services & Fees (check box, add fee as appropriate)	\$2.75
<input type="checkbox"/> Return Receipt (hardcopy)	\$0.00
<input type="checkbox"/> Return Receipt (electronic)	\$0.00
<input type="checkbox"/> Certified Mail Restricted Delivery	\$0.00
<input type="checkbox"/> Adult Signature Required	\$0.00
<input type="checkbox"/> Adult Signature Restricted Delivery	\$0.00
Postage	\$0.49
Total Postage and Fees	\$6.59



ss, and ZIP+4® in this box®

ECHO

st request

Sent To
OCWEN Financial Servicing Research
Street and Apt. No., or PO Box No.
PO Box 24736
City, State, ZIP+4®
W. Palm Beach FL 33416-4736
PS Form 3800, April 2015 PSN 7530-02-000-9047 See Reverse for Instructions



-6377

Associated Account Numbers: SHELLP1#05684/6861 / OCWEN
#7090324836

Associated Borrowers: Melani Schulte

Request for Information Pursuant to 12 CFR § 1024.36

On the request for information dated April 20, 2017, I requested the information listed below:

1. Itemized Payoff Statement and Reinstatement Statement;
2. Complete contractual "life of loan history" from the system of record with all transaction codes and code definitions;
3. Current and most recent property valuation based on your system of record;
4. Most recent escrow analysis;
5. Most recent Periodic Billing Statement;
6. Current loss mitigation package;
7. List of home retention programs that are available per the investor if this Mortgage Loan; and
8. Copy of note, mortgage and any allonge(s) if applicable.

You received the first request on April 24, 2017 and have yet to provide all of the information listed above. Please send the information to my address listed below. Thank you for your attention to this matter.

Melani Schulte

9811W Charleston Blvd, Ste 2-351, Las Vegas, NV 89117

MS Melani Schulte

ECHOF

Date: 20 April 2017

In Re: 1392 ECHOFALLS AVE, LAS VEGAS NV 89123-6377
APN: 177-26-211-146
Associated Account Numbers: SHELLPT#0568476861 / OCWEN
#7090324836
Associated Borrowers: Melani Schulte

Request for Information Pursuant to 12 CFR § 1024.36

Pursuant to 12 CFR § 1024.36, please consider this letter to be a Request for Information regarding the loan account of the borrower identified above. Specifically, I request the following information:

1. Itemized Payoff Statement and Reinstatement Statement;
2. Complete contractual "life of loan history" from the system of record with all transaction codes and code definitions;
3. Current and most recent property valuation based on your system of record;
4. Most recent escrow analysis;
5. Most recent Periodic Billing Statement;
6. Current loss mitigation package;
7. List of home retention programs that are available per the investor if this Mortgage Loan; and
8. Copy of note, mortgage and any allonge(s) if applicable.

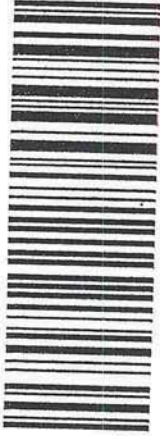
Pursuant to 12 CFR § 1024.36, you must acknowledge in writing your receipt of this request for information within five business days of such receipt. Please send the information to my address listed below. Thank you for your attention to this matter.

Melani Schulte

9811 W Charleston Blvd, Ste 2-351, Las Vegas, NV 89117

PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT
OF THE RETURN ADDRESS FOLD AT DOTTED LINE

CERTIFIED MAIL



7017 0530 0000 0480 7983

7017 0530 0000 0480 7983

U.S. Postal Service™
CERTIFIED MAIL® RECEIPT
Domestic Mail Only

For delivery information, visit our website at www.usps.com®

OFFICIAL USE

Certified Mail Fee

\$

Extra Services & Fees (check box, add fee as appropriate)

- ☐ Return Receipt (hardcopy) \$
☐ Return Receipt (electronic) \$
☐ Certified Mail Restricted Delivery \$
☐ Adult Signature Required \$
☐ Adult Signature Restricted Delivery \$

Postage

\$

Total Postage and Fees

\$

Sent To

OCWEN Financial Service Research

Street and Apt. No., or PO Box No.

PO Box 24736

City, State, ZIP+4®

W. Palm Beach FL 33416-4736

PS Form 3800, April 2015 PSN 7530-02-000-9047

See Reverse for Instructions

CHOF
24 RFI
Postmark
Here

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

OCWEN Financial Service Research

PO Box 24736

W. Palm Beach FL

33416-4736



9590 9402 2703 6351 0825 75

2. Article Number (Transfer from service label)

7017 0530 0000 0480 7983

PS Form 3811, July 2015 PSN 7530-02-000-9053

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

☐ Agent

☐ Addressee

B. Received by (Printed Name)

C. Date of Delivery

D. Is delivery address different from item 1? ☐ Yes
If YES, enter delivery address below: ☐ No

3. Service Type

- ☐ Adult Signature
☐ Adult Signature Restricted Delivery
☐ Certified Mail®
☐ Certified Mail Restricted Delivery
☐ Collect on Delivery
☐ Collect on Delivery Restricted Delivery
☐ Mail
☐ Mail Restricted Delivery
☐ Priority Mail Express®
☐ Registered Mail™
☐ Registered Mail Restricted Delivery
☐ Return Receipt for Merchandise
☐ Signature Confirmation™
☐ Signature Confirmation Restricted Delivery

Domestic Return Receipt